

## **EXHIBIT 1**

November 13, 2012

FIRETRAK INVESTIGATIONS

RE: Larry and Sue Banks  
1810 Sycamore Circle, Manchester, TN 37355  
Claim No. 1675851

Cincinnati Insurance Company v. Larry Banks and Wanda Sue Banks  
U.S. District Court, Eastern District of Tennessee, Winchester Division  
Case no. 4:12-CV-32

The assignment to conduct an origin and cause investigation was received on November 30, 2011 while employed with EFI Global. The investigation commenced December 1, 2011 and concluded with my February 24, 2012 report and opinions, of which I still hold. (Exhibit A). However, I was later asked to assist Cincinnati Insurance Company in review of the personal property claim submitted by the insured's, Mr. and Mrs. Banks. This report details my opinions based upon my own investigation and review of photographs, the inventory submitted by Larry and Sue Banks to Cincinnati Insurance Company, and the inventory and/or other documents prepared by or on behalf of Cincinnati Insurance Company. Attached to this report is my CV, and my hourly rate is \$100.00/hour.

**1. Initial Fire Scene Investigation**

On arrival, initial contact was made with Manchester Fire Department Investigator Jeremy Woods. Investigator Woods stated that the Tennessee State Bomb and Arson Unit was requested to inspect the scene and would begin December 5, 2011. The scene had been secured by fire scene tape and extra patrol by the police department as well as private security placed on site beginning December 2, 2011. Initial photographs were taken, and a meeting was set for December 5, 2011.

At the time of the Banks' fire, there were other fires in the Manchester, Tennessee area. Two of them were in Investigator Woods' jurisdiction. We discussed the other fires, and Woods explained the facts of those fires were not similar to the Banks' fire. For instance, one of the fires was at a veterinarian's office. It was classified as arson, but it took place in the middle of the night - different than the Banks' fire. The other fire was to a home under construction, but its cause was classified as "undetermined." That fire also occurred at night, and was different than the facts of the Banks' fire.

On December 5, 2011, a meeting at the loss site occurred with Tennessee State Bomb and Arson Investigator Russell Robinson, and Manchester Fire Investigator Jeremy Woods. The scene did not appear to have been disturbed after the fire. We agreed heavy equipment would be required to access damaged area and assist in debris removal. The following day the scene inspection began. Although the inspections were conducted simultaneously, each agency conducted its own investigation.

The fire heavily damaged the structure. The majority of the damage was noted to the left of the structure. This, in a section was reported to have been added to the home within the last five years. The addition was three stories and included a basement, master bedroom and dressing room, library and media room. The third floor (media room) had collapsed into the second floor. The remainder and original section of the home is one story. The roof was missing from the center to the left of the home.

The debris removal began in the hallway. In bedroom one, later it was determined that this room was used as an office. Debris from this room was hand shoveled. No furnishings were discovered in this room. However, an unusual burn pattern was noted in the center floor of the room. A deep saddle burn was observed in the center of the floor. This burn pattern could not be explained due to no fuel load being present. Debris samples were taken from this location and was tested positive for an ignitable liquid. Debris from bedroom two was hand shoveled, and a bed with headboard and a small dresser were discovered. The closet in this bedroom two contained no clothing or hangers. Debris removal in bedroom three was also hand-shoveled out. This room contained a small dresser and bed. The closet of this room contained no clothing or hangers. After hand-shoveling these rooms, all of these rooms were reconstructed. The rooms did not appear to have normal, common or standard contents.

Larry and Sue Banks arrived at the loss location during the afternoon. The Banks were asked if they were home at the time of the fire. They said they were at Sue's Mrs. Banks' doctor appointment in Nashville, TN at the time of the fire. Sue Banks began to tell me of about the valuables in the home. She told of crystal and china located in the dining room, also she stated that her jewelry was in her dressing room. She described diamond rings and other items valued in the thousands of dollars.

Mr. Banks began to talk about the kitchen. According to Mr. Banks, He stated he owns a restaurant and was a chef. He reported that his kitchen had very expensive cooking equipment. He also said that the kitchen, and was full of professional grade cooking utensils. He said he had paid several thousands of dollars for these items.

The Banks were also asked if any flammable liquids were stored in the home and, both answered no. They began did tell me of a burglary that occurred at their son Stephen's home the day prior to the fire. After the fire, Mr. and Mrs. Banks told me they had not been back inside the home.

The following day, December 6, 2011, Bomb and Arson had an Accelerant Detection K-9 on scene. The K-9 searched the entire scene. The K-9 alerted in the left side of the structure to include the office at the saddle burn. This sample and another took from the room were tested positive for ignitable liquids.

Excavation of the addition of the home began next. Heavy equipment was used in this area to remove the collapsed roof and walls. The fire debris was hand sifted in the dressing room starting from the outside wall. Ms. Banks stated that her jewelry box containing her diamond rings were on a dresser a few feet from our entry point. The remains of the dresser were located. A jewelry box was discovered in this area. It contained costume jewelry. These items were taken as evidence. The diamond rings that Ms. Banks spoke of were not located and not believed to have been where she stated at the time of the fire. It did not appear the dresser contained any clothing. No evidence of any clothing, buttons or zippers were located in the debris from the dresser. To the right of the dresser was a hanging shoe

storage container was noted. This container survived the fire but did not contain any shoes, although remains of a few pair of shoes were discovered at floor level. A minimal amount of clothing was found in the closet area of this room. The clothing found was taken as evidence. The remains of a rifle were found in this room and were also taken as evidence. Although Mr. Banks stated a .38 caliber handgun should have been in the room, as well. No evidence of this gun was located in any of the fire debris. A great amount of time was taken in sifting through the fire debris; if the gun was there, it would have been recovered.

Next, the area that would include the library and media rooms was were processed. Several books were found, and many a large amount of these books were cookbooks. Mr. Banks stated that his best cookbooks were he kept his favorite recipes were in the library in three- ring binders. He stated he believed he had about twenty of these three ring binders. This area was also hand sifted, with no evidence of the three-ring binders. These binders are made of a metal product and should have survived the fire. The remains of two flat screen televisions were located in this area. Due to collapse in this area, I was unable to locate their exact location pre-fire. Cable/satellite boxes were also located along with some stereo equipment. The washer and dryer were located and are believed to have originally been in the laundry room between the office and the addition.

The basement or lower level of the addition was examined next. The contents of this area were hand-sifted and the debris removed by heavy equipment. This section was divided into two rooms: the front room contained a projection- type television and a couch. The contents of the front room appeared to be older and in poor condition. There was also a closet in this room with a small amount of Christmas decorations in boxes. The back room contained a humidifier. This item was what caused the fire according to Mr. Banks he stated earlier that it was on a recall list. He was questioned as to the make and model, but he could not recall. He stated that he did have the paper work to it and would provide it. As to date, no paper work has been received. Matt Forbes, P.E., of EFI Global examined the dehumidifier and stated that it did not showed any signs of failure, and was therefore, not the cause of the fire. Additionally, the area was not determined to be the area of origin.

Next, the dining room was inspected. It contained a dining table and chairs along with two china cabinets. The cabinets contained some dishes and glasses. The quality of the dishware could not be determined. A small amount of silverware was located in a one drawer of the cabinet. The remaining drawers were empty. Fire damage to this room was above ceiling level. The room consisted primarily of smoke and water damage. The room was photographed.

Next, the kitchen was examined. Fire damage in this area was mainly above the ceiling level with some drop down at the island. The drawers of the island were inspected and contained a very small amount of cooking utensils. The drawers appeared not to have the normal amount of utensils. The refrigerators contained a small amount of items but were mostly condiments. The pantry was inspected it, and it contained spices and small amount of other items. There was not even enough food found to make a meal out of these items. . Only a small amount of plates and glasses were found in the kitchen cabinets. The kitchen did not appear to contain normal or typical amount of contents.



After the scene inspection was completed, and the fire was classified as incendiary. Throughout my investigation, I was in contact with State and local officials, and Investigator Woods and Robinson shared this opinion. The information obtained, including the classification of an incendiary fire, was relayed to Cincinnati Insurance.

After my report was completed, I stayed in contact with local and state officials. I later learned that evidence found at the scene of the fire thought to have been blood was determined to not be human blood. I also understand the state's investigation is still open pending further investigation.

## **2. Personal Property Examination**

I was later informed that Enservio, a contents inventory company, would be coming to the loss site to conduct a contents inventory the remaining contents. The inventory specialist inspected the property, including the property removed as evidence and stored at EFL Global's storage facility, and prepared an inventory of the items located in the areas of the home that were not destroyed by the fire. This personal property list was later provided to me for review (Exhibit B). I reviewed this initial Enservio inventory, which consisted of all items identified in the living room, dining room, sun room, kitchen and associated rooms, and found that the items identified by Enservio were consistent with what I saw during my inspections of the property while conducting the fire scene analysis.

Later, I received a spreadsheet containing the personal property items claimed by the Banks. (Exhibit C). This list contained a very large amount of items and was not consistent with the evidence I observed at the scene. I understand Mike Caldwell, the Enservio representative, re-inspected the property for the purpose of identifying items claimed by the Banks in the areas of the home which were not destroyed, but none could be verified.

While I made no specific determination as to the quantity and quality of items claimed to have been in the left side of the home destroyed by the fire during my initial investigation, I had hand-sifted the area and was completely familiar with the evidence that remained in the fire debris. The items contained on the Banks' personal property inventory simply were not consistent with items observed on scene. I was asked to look at the list insured's inventory and determine what items would have survived the fire if present in the home at the time of the loss, and of those items, which of them left no evidence in the fire debris, and therefore, could not have been present. I was able to confirm that some items were present in the home such as three televisions, an iron and a washer and dryer.

I prepared a list of items claimed by Mr. and Mrs. Banks that could not have been in the home at the time of the fire because such items would have left visible evidence that was not found after hand-sifting the fire scene. A meeting was held with representatives from Cincinnati Insurance to present these findings and explain the process and how most all personal property will leave some evidence that remains in fire debris. Based upon my investigation, the following list describes those items claimed by the Banks but not found to be at the home after the fire loss:

Egg Cooker Chef's Choice

Ice Cream Scoop Rosie

Molcajete

Pizza Wheel Rosie

Pizza Peel

Pizza Stone Emile

Cooking Rack WS

Flour Sifter

Pastry Bag Ateco

Pastry Blender

Sugar Shaker Mesh

Pastry Scraper

Kitchen Torch

Berry Colander

Melamine

Fish Spatula

Splatter Screen Rosie

Soup Ladle WMF

Spaghetti Spoon

Henckels

Serving Spoon Henckels

Balloon Whisk WMF 12

Balloon Whisk WMF 10 In

Kitchen Timer All Clad

Cutting Boards

Epicurean Set Of 3

Pineapple Slicer WMF  
Apple Slicer Rosie  
Tomato Corer WMF  
Citrus Stripper Exclusive  
Avocado Slicer Exclusive  
Avocado Cutter  
Exclusive  
Meat Tenderizer WMF  
Breeding Pan Set Of 3  
Oven Thermometer OXO  
Instant Read  
Thermometer OXO  
Grilling Thermometer  
Wireless Remote  
Roasting Thermometer  
Candy Thermometer  
Exclusive  
Toaster Kitchen Aid  
Toaster Oven Kitchen Aid  
Oval Baker Apilco #9  
Oval Baker Apilco #12  
Loaf Pan William  
Sonoma Non-Stick  
Cake Pan William Sonoma 9 In  
Spring Form Pan Kaiser 9 In

Tart Pan Gobel 11 In  
Bake Set  
Orange Juicer Manual  
Chafing Dish  
Tramontime  
Melon Baller  
Cookware Calphalon Set  
Ice Cream Maker  
Cuisinart  
Water Kettle Cupresso  
Wok Taylor  
Nyquil Vick's 8 Oz  
Band Aid 80 Ct  
Preparation H Wipes  
Ace Bandage 3 In  
Cotton Balls Rite Aid 200 Ct  
Triple Anti-Biotic Rite Aid 0.5 Oz  
Neosporin 1 Oz  
Paper Tape Rite Aid  
Sterile Pads Rite Aid 25 Ct  
Gloves Rite Aid 30 Ea  
Thermacare Heat Wraps  
Adhesive Pads Rite Aid 10 Ct  
Anti-Itch Cream Rite Aid  
Tape Rite Aid

Self Grip Tape Rite Aid

Preparation H 1 Oz

Cortisone Crème

Non-Stick Pads

Ice Bag

Wound Wash

Anti-Itch Cream

Hemorrhoid Relief

Sports Tape

Nose Drops

Neo-Nasal Spray

Allergy Relief Rite Aid

Advil Congestion Relief

Benadryl Tablets

Zyrtec Allergy

Excedrin

Aspirin

Icy Hot

Bayer Aspirin Low Dose

Ben Gay

Petroleum

Zinc Oxide Ointment

Capzasin Arthritis Relief

Orajel

Ben Gay Cream

Toothache Pain Relief  
Capzasin Analgesic Liquid  
BC Pain Relief  
Bayer Aspirin Advanced  
Excedrin PM  
Knee Brace Ace  
Alka Seltzer  
Stool Softener  
Acid Reducer  
Antacid  
Pepto Bismol  
Tums  
Suppositories  
Multi Vitamins  
Multi Vitamin Centrum  
Shirts Short Sleeve  
Shirts Long Sleeve Dress  
Shirts Long Sleeve Casual  
Sport Coat Austin Reed Camel Hair Trim  
Sport Coat Joseph & Feiss Blue Blazer  
Sport Coat Joseph & Feiss Black Blazer  
Sport Coat Joseph & Feiss Grey Plaid Blazer  
Suit Grey  
Suit Pronto Pin Strip  
Suit Mike Rodriguez Brown

Leather Sport Coat Tan

Leather Top Coat Full

Length Black

Top Coat Ralph Lauren Brown Wool

Rain Coat Turburu

Jacket Round Tree & Yorke Black Leather

Jacket Brown Leather Bomber

Coat Casual

Coat Wind Breaker UT

Coat North Face Black Denali

Jeans Levi 501 Original

Pants Calvin Klein Khaki

Pants Dockers Casual Brown & Black

Pants Ralph Lauren Black Dress

Pants Tommy Hilfiger Dress

Pants Tommy Hilfiger Dress

Scarf Bought In England

Burberry Giant Check Scarf

Sweaters

Socks Black

Socks White

Socks Brown

Underwear Classic Boxer Briefs 6 Pk

T-Shirts Tag Free Crew

T-Shirts Casual Variety Color

Sweater Daniel Cremieux Cashmere Black

Sweater Daniel Cremieux Cashmere Tan

Sweater Daniel CremieuxCashmere Brown

Caps Variety

Gloves Big Time 21124

Gloves Timberland 590326

Gloves Echo 590401

Belt (1 Brown 1 Black)

Nautica 242120

Belt Fossil Black

Belt Fossil Brown

Sunglasses Ray Ban Aviator

Sunglasses Ray Ban RB3447

Sunglasses Oakley

Reading Glasses Foster Grant 3.0-3.25 Metal

Tuner Sony

CD Player Held 100 CDs Sony

CDs

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Tree Christmas 9 Ft w/ Lights

Tree Christmas 6.5 w/ Lights

Mattress Sleep Number Split King Model SM45110

Quilt Paul Vaughn Quilt Patterns Paid 1500.00 To Have Hand Quilted The Rest Cross Stitch Antique

Quilt Hommel Figures Paid 1500.00 To Have Hand Quilted The Rest Cross Stitch Antique

Afghans Cross Stitch Material Pattern Hand Made \$75.00 Material Ea Antique

Christmas Stocking Hand Made Cross Stitch Antique



China Service For 12 Lenox Camellia  
Serving Bowl Lenox Camellia  
China Service For 8 Lenox Charcoal  
Serving Platter Lenox Charcoal  
Bowl Lenox Charcoal  
China Service For 8 Lenox Floral Fusion  
Dinnerware Portmeirion Botanic Garden  
Framed Print 16x20  
Lamps French Antique Lady Figure  
Framed Oil Painting 20x24 Old  
Statue Oriental 10 In Tall  
Candy Dish 4 Legs Antique  
Cherubs Antique  
Persian Rug 9x12 Mood  
Dining Table Cherry Oval Crawford Solid Cherry  
Side Chairs Cherry Crawford Solid Cherry  
Arm Chairs Cherry Crawford Solid Cherry  
Silver Chest Cherry Crawford  
China Cabinet Pink Marble Top Antique French Crawford  
Candelabra Red  
Framed Print 10x10  
Framed Print 10x14  
Sofa Table Cherry Antique  
Framed Print Large Oil Painting  
Figurines Porcelain

Books Antique  
Vase Majaluge Antique  
Mirror Oval Gold  
Bath Set  
Lillian Russell Bedroom Set (Queen bed, Chest, Dresser, Nightstands, etc.)  
Wash Stands & Mirror Davis Antique  
Bedroom Suite (Chest, Dresser, Mirror, Nightstands)  
Stained Glass Art Work 20x24 Antique  
French Lamp Antique  
Baby Cradle Antique Cherry  
Chair Blue  
Framed Oil Painting French Antique 20x30  
Framed Print 20x24 Framed Family Pictures  
Framed Print 22x30 Framed Family Pictures  
Framed Print 20x26 Framed Family Pictures  
Framed Print 18x26 Framed Family Pictures  
Clock Cuckoo Bought In Switzerland  
Cuckoo Clock Bought In Switzerland 5C8T168719  
Framed Print  
Wall Clock Walnut Antique  
Desk Cherry Executive Belmont 4136-36  
Lateral File Cherry Belmont 7136-16  
Chair Low Back Fabric  
Secretary Desk Butler Antique  
Sofa HCF12

Sofa Teagan

Bed Keywest Cindy

Dresser & Mirror Keywest Cindy

Chest Keywest Cindy

Night Stands Keywest Cindy

Entertainment Bookcase

Luggage Larry's Granite Life Brics Carry On Valise

Luggage Larry's Granite Life Brics 21 Rolling Duffle

Luggage Larry's Granite Life Brics 28 Rolling Duffle

Luggage Larry's Granite Life Brics 21T Spinner

Luggage Larry's Granite Life Brics 30T Spinner

Luggage Larry's Granite Life Brics 26 Spinner

Luggage Larry's Granite Life Brics 18 In Duffle

Porch Swing Cedar Mission Swing GA820348763182051

Settee Outside Bench Glider GA87636

Clock Bought In England Antique

Bed King Crawford All Solid Cherry

Chest Crawford All Solid Cherry

Night Stand Crawford All Solid Cherry

Dresser & Mirror Crawford All Solid Cherry

Love Seat White Velvet

Chair White Velvet

Table Cocktail Stanley

Clock Antique Sue's Mothers Mantle

Recipes Larry's In Binders 10 Binders Paper

Bust Marble Antique  
Bust Stand Antique  
Table Walnut Mantle Top Antique  
Night Stand Crawford  
Sewing Machine Singer  
Sofa Rattan  
Chair Rattan  
End Table Rattan  
Cocktail Table Rattan  
Area Rug 10x12 Meshkabad 110892306  
Table Dining Rattan Round  
Chairs Rattan  
Lamps  
Book Rack Antique  
Type Writer Antique  
Adding Machine Antique  
Linens Christmas Tree Table Cloth Spode  
Linens Placemats C&F Enterprises  
Linens Napkins C&F Enterprises  
Linens Table Linen 90 In Round Lenox  
Linens Placemat Lenox  
Linens Napkin 19x19 Lenox  
Linens Napkin Rings Set Vera Wang  
Linens Napkin Rings Set Arthea Court Fleur De Lis  
Linens Napkin Ring Set Lenox Chip

Linens Napkin Ring Set Lauren Pearl

Placemats & Napkins Cross Stitch Personally Made By Larry Hand Made Christmas Tree Mats

Placemats & Napkins Cross Stitch Personally Made By Larry Hand Made Thanksgiving

Placemats & Napkins Cross Stitch Personally Made By Larry Hand Made Napkins

Placemats & Napkins Cross Stitch Personally Made By Larry Hand Made Easter

Placemats & Napkins Cross Stitch Personally Made By Larry Hand Made Napkins

Placemats & Napkins Cross Stitch Personally Made By Larry Hand Made Strawberries

Placemats & Napkins Cross Stitch Personally Made By Larry Hand Made Napkins

Placemats & Napkins Cross Stitch Personally Made By Larry Hand Made Christmas Cranberries

Placemats & Napkins Cross Stitch Personally Made By Larry Hand Made Napkins

Placemats & Napkins Cross Stitch Personally Made By Larry Hand Made Christmas Table Runner

Placemats & Napkins Cross Stitch Personally Made By Larry Hand Made Bread Napkins

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com Figural Whiten Linen Table Cloth

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com Ecru Linen Tablecloth w/ Napkins

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com White Cutwork Table Cloth

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com Linen Vintage Luncheon Tablecloth

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com White Linen Vintage Tea Tablecloth

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com Vintage Italian Lace & Linens

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com White Linen And Lace

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com Bouquet Sized Napkins

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com Italian Linen & Cutwork 68x84

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com Ivory Linen Vintage Cutwork 102x66

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com White Linen Cocktail Napkins

Antique Table Linens Irreplaceable But Comparable At Antiqueslinenes.com Off White Linen Italian Cocktail Napkins

Stereo Bose T-20

DVD Player Sony PS3

DVD Player & Recorder Samsung

Tivo Premier

VCR Sony Beta

iMac Pro Apple

iPod Touch 32 Gb Apple

iPod Nano Apple 160 Gb

Backpack Tamrac

Camera Canon SD Mark II

Lens Canon 70-200 F.28

Lens Canon 28 MM F28

Lens Canon 28MM - 135 MM

Flash Canon Specialty 580

GPS Magellan 9055

Massager Personal

7 Pc Convertor Kit

Umbrella Super Size

Umbrella Ultra Slim

Umbrella Pop Up

Clock Radio

Flash Light

3 Hole Punch

Paper Cutter Trimmer 12 In

Desk Lamp Real Space

Alpine Camera Bag Lowe Pro Fast Pack 250

Video Camera Flip

Guitar 12 String Fender CD160

Guitar Acoustic Taylor Grand Auditorium

Cap Kyser

Tuner Guitar Kord CA3U

Long Underwear Patagonia

Mountain Fleece Jacket

Ski Jacket North Face

Ski Gloves North Face

Wool Socks Smart Wool

Sony Playstation 3

PS3 Fifa Soccer

PS3 Modern Warfare

PS3 Fight Night

PS3 NCAA Football

Revolver 357 Smith & Wesson Antique

Ammunition 357 Mag Tech

Shotgun Shells Winchester Boxes

Macbook Pro Apple 13 In

Macbook Pro Apple 15 In

iMac Apple 27 In

Keyboard Apple Wireless

Mouse Apple

Camera Canon S140

Camera Canon S44

Ring Giles 1 1/2 Ct Gold & Diamonds

Ring Giles Gold & Diamonds

Ring Diamond Horse Shoe

Necklace Gold

Bracelet Gold w/ Diamonds Giles

Watch 2 Tone Tag Heuer Bought In Switzerland

Watch Omega Speedmaster

Bracelet Gold

Ring Oval Cat's Eye

Wedding Band 14 Kt Two Tone Brush Finish CF17603114K06

Class Ring Larry's 1964 Tennessee Tech 14 Kt White Gold

Class Ring Sue's 1964 Tennessee Tech 14 Kt Yellow Gold

Class Ring Larry's High School 10 Kt Gold Art Carved

Class Ring Sue's High School 10 Kt Gold Art Carved

Many of these items reported to be in the areas of the home that did not have damage from fire, and would have been easily identified if present. The fire may have damaged items in the area of origin, however some evidence would remain. For example in the dressing room, in the area of the dresser, evidence of clothing should have been located but was not. Remains of clothing such as zippers and buttons, or buckles from the handbags, would have been recovered in the fire debris if those items were present at the time of the fire. No jewelry, other than costume jewelry, was in the home at the time of the fire.

Two desks were claimed to have been in a room described as an office. This room contained one of the multiple points of origin of the fire, and included an area where an ignitable liquid was used to start the fire. There was a clear saddle-burn marking the point of origin in this room, and the hardwood floors



are still relatively intact. However, there was simply no evidence that either desk was in this room at the time of the fire.

In most cases, items will survive a fire depending on the materials they are made from (i.e. plastics, metal, etc.). The items may change forms or distort due to heat. This is referred to as a melting point or pyrolysis. For example, plastics melt between 190- 221 degrees. If a plastic container reaches these temperatures during a fire it will distort. However, this item can still be identified by labeling, color, etc. In my experience, most items are identifiable after a fire. The list provided by the Banks was not consistent with items located in the fire.

There was evidence of other items claimed by the Banks, but not in the quantity claimed. For instance, more than 120 shoes were claimed, but very few were found in the debris. More than thirty (30) handbags and purses were claimed, however, evidence at the scene suggested much less were in the house at the time of the fire. Evidence at the scene simply did not support the quantity of electronics claimed. Metal pieces of clothing hangers survive fires, and the quantity found in the fire debris was far less than expected considering the hundreds of clothing items claimed. The following is a list of items claimed by the insureds that were either not present, or were not present in the quantities claimed:

Paddle Graters Microplane Set Of 3

Rasp Grater Microplane

Shoes Black Sketchers Silver

Shoes Brown Rockport CT Slip On

Shoes Saddle Tan Florsheim Nowles

Shoes Rockport Men's The Week

Shoes Dress Black Florsheim Dawes

Shoes Dress Brown Florsheim Nevin

Shoes Black Florsheim Nowles

Shoes Tan Florsheim Nowles

Shoes Navy Crocs

Shoes Orange Crocs

Shoes New Balance The 373

Shoes New Balance The 900

Shoes Skechers Men Reflex

Boots Justin Cognac Quill Ostrich

Boots Justin Denny Iguana Lizard

Boots Tony Lama Black Lizard

Boots Tony Lama Smooth Ostrich

Boots Tony Lama Conquistador

Shoes Casual Rockport Brown

Shoes Rockport Black Casual

Persian Rug 12 Ft 8 In x 16 Ft 1 In Mood 22123603

Persian Rug 3 Ft 8 In x 5 Ft Kashan 22123147 Estate Rugs

Persian Rug 5 Ft x 3 Ft 4 In Nain 11088721 Estate Rugs

Persian Rug 2 Ft 6 In x 9 Ft Mood 110891289 Antique

Persian Rug 2 Ft 6 In x 9 Ft Mood 110891278 Antique

DVDs Movies

CDs Music

Persian Rug 10x16 Mashed 11891371

Persian Rug 51 x 8 Ft 6 In Nain Antique

Black Silk Chiffon Lattice Leifsdottir

Purple Teffeta Tie Neck D & G

Baubor Tan Flora Marc Jacobs

Leopard Silk Cowl Josephine

Navy Leopard Zip Pocket Wyatt

White Chiffon Ruffle Front Wyatt

Poesi Cowl Neck Blouse Diane Von Furstenberg

Navy Silk V-Neck Ruffle Trim Geren Ford

Silk V-Neck Brown Floral D&G

Cowl Neck Top Robbie & Nick

Tiger Floral Scoop Neck

Stripe Tee All Travis

Twill Button Down Bella Dahl

Hammered Silk Shirt Eileen Fisker

Tanta Boy Shirt Made Well

Crisscross Mesh Top Baily 44

3/4 Sleeve Tee Joan Vass

Blouses Variety Sleeves White Silk Lace Blouse Wyatt

Blouses Variety Sleeves White w/ Flame Stripe La Fayette

Blouses Variety Sleeves Crème Sateen Sleeveless Tahari

Blouses Variety Sleeves White Cotton Neck Lace Button Down BCBG

Blouses Variety Sleeves Black Cotton Scoop Neck Blouse BCBG

Blouses Variety Sleeves Poppy Sateen Tiered La Fayette

Blouses Variety Sleeves Cotton Rushed Button Down Blouse BCBG

Blouses Variety Sleeves Grey Leopard Print Silk Wyatt

Blouses Variety Sleeves Silk Agness Button Front La Fayette

Blouses Variety Sleeves Long Puff Sleeves BCBG

Blouses Variety Sleeves Red Cowl Neck Button BCBG

Blouses Variety Sleeves One Shoulder Pleated Black Blouse Tahari

Blouses Variety Sleeves Ghost Chiffon Wyatt

Blouses Variety Sleeves Chiffon Cowl Neck Sleeveless Wyatt

Long Sleeved Blouses Shirred Body Wrap Blouse Wyatt

Long Sleeved Blouses Tie Dye Print Chiffon V-Neck Wyatt

Long Sleeved Blouses Poplin Sleeveless Top BCBG

Long Sleeved Blouses White Jersey V-Neck Top BCBG

Long Sleeved Blouses Blue Stretch Cotton Sleeveless Ruffle BCBG

Long Sleeved Blouses Cameron Drawstring Heart Loom

Long Sleeved Blouses Grey Jersey Beaded Necklace Top BCBG

Long Sleeved Blouses White Metallic & Striped Tunic BCBG

Long Sleeved Blouses Cotton Bow Detail One

Long Sleeved Blouses Tie Front Stretch Cotton La Fayette 148

Long Sleeved Blouses Pin Tuck Bow Tie Button Front Eryn Brinie

Long Sleeved Blouses White Cotton Peasant Blouse BCBG

Long Sleeved Blouses Vintage Sky Plaid Cotton Western Shirt Equipment

Long Sleeved Blouses Silk Belted One Shoulder BCBG

Long Sleeved Blouses Silk Pin Tucked Blouse Shashama

Long Sleeved Blouses Black Silk Bra Tank Robert Rodriguez

Long Sleeved Blouses Silk Lace Inset Long Sleeve Ace Delivery

Short Sleeve Blouses Bow Tie Pin Tuck Wyatt

Short Sleeve Blouses Black Jersey Tahari

Short Sleeve Blouses Wire Silk Bra Tank Robert Rodriguez

Short Sleeve Blouses White Cotton Spaghetti Strap BCBG

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Short Sleeve Blouses Silk Beliz Cynthia Steffe

Short Sleeve Blouses Abigail Sleeveless Tahari

Short Sleeve Blouses Sateen Vicky Pleated Tahari

Short Sleeve Blouses Black Sateen Beaded Necklace Gucci

Short Sleeve Blouses Sateen Jacket Ruffle Blouse Tahari

Short Sleeve Blouses Beaded Shoulder Top Cynthia Steffe

Short Sleeve Blouses Vanilla Crepe Lace Up Top Gucci

Short Sleeve Blouses Sequin Halter Mesh Top Robert Rodriguez

Short Sleeve Blouses Sascha Blouse Dolce Vita

Short Sleeve Blouses Ivory Silk Stretch Robert Rodriguez

Short Sleeve Blouses Chiffon Keyhole Slit Blouse Robert Rodriguez

Short Sleeve Blouses Candy Silk Jersey Wrap Top Diane Von Furstenberg

House Slippers Isotoner

House Slippers Lucky Brand

Slippers Charter Club

Dorm Slippers Keds

Chenille Slippers Muk Hucks

Faux Fur Bootie Charter Club

Jolie Slippers Emu

Satin Slippers Isotoner

Knit Slippers Michael Kors

Tora Slippers Emu

Evening/Formal A-Line Skirt Alex Evenings

Evening/Formal Carwash Pants JR Niles

Evening/Formal Velvet Blouse Alex Evenings

Evening/Formal Portrait Collar Top Adrianna

Evening/Formal Bead Waist Adrianna

Evening/Formal Jacket Dress Tahari

Evening/Formal Bolero Jacket Dress Adrianna

Evening/Formal One Shoulder JS Collections

Evening/Formal A-Line Evening Dress JS Boutique

Evening/Formal Empire Waist Rem Richards

Evening/Formal Shawl Alex Evenings  
Sorkie Ruffle Bag Street Level  
Spandex Street Level  
Clutch Messenger Urban  
Twill Weekender Bag  
Twill Flap Backpack  
Twill Giant Boss Satchel  
Twill Shopper Bag  
Twill Lock Two Tone Satchel  
Hobo Bag  
Drawstring Bag Urban Expression  
Niko Urban Expressions  
Shoulder Bag Urban Expressions  
Olivia Bag Urban Expressions  
Tory Bag Urban Expressions  
Stella Bag Urban Expressions  
Brandy Messenger Urban Expressions  
Convertible Satchel BCBG  
Powder Compact Chanel  
Bronze Makeup Base Chanel  
Firming And Smoothing Fluid Chanel  
Eyes Mascara Multi Dimensional Chanel  
Eyes Eye Liner Chanel Stylo  
Eyes Quadra Eye Shadow Chanel Les Quadre  
Eyes Perfect Brows Chanel Le Sourcil

Les Essential Set Chanel Le Reguard  
Lips Lip Color Hydration Cream Chanel  
Lips Lip Color Coco Shine Chanel Rouge  
Lips Lip Color Rouge Allure Chanel  
Lips Lip Liners Chanel  
Lips Lip Color Stick Chanel  
Lips Lip Gloss  
Cheeks Powder Blush  
Belted Neck-A-Line Ellen Tracy  
Sleeveless Belted Michael Kors  
3/4 Sleeve V-Neck Charter Club  
Sleeveless Belted Sheath Calvin Klein  
3/4 Textured Sleeve Donna Morgan  
3/4 Sweater Dress Fever Dress  
Scoop Neck Fitted Sheath Ann Klein  
Faux Wrap Dress Lauren  
Jacket Dress Tahari  
Long Sleeve Ribbed Belted Ellen Tracy  
3/4 Belted Jersey Nine West  
Short Sleeve Nine West  
Scoop Neck Sheath Jones New York  
Sleeveless Metallic Shift Michael Kors  
V-Neck Ruffled Sheath Elementary  
Long Sleeve Shrug/Jacket DKNY  
Sleeveless Denim Belted Jones New York

Bolero Jacket Dress Jessica Howard  
Fym Dress Antonio Melani  
Ruffle Taffeta Dress Xscape  
Boatneck Dress Ralph Lauren  
Jacket Dress KM Collections  
V-Deck Mid Length Dress Eileen Fisher  
Sleeveless Cowl Neck Dress Calvin Klein  
Long Sleeve Printed Dress Ann Klein  
3/4 Sleeve Shift Calvin Klein  
Elbow Sleeve Printed Maggy London  
Long Sleeve Boatneck Sheath Lauren  
Long Sleeve Knit Heather B  
Sleeveless Jones New York  
Notched Sheath Ann Klein  
3/4 Sleeve Jersey Alfani  
V-Neck Sleeveless Jones New York  
Sleeveless Turtleneck Knit Sweater Lauren  
Ugg Stoneman Grizzly  
Clarks Wallabee  
Ugg Australia Byron Chestnut  
Wicked Good Moccasins Women's LL Bean  
Wicked Good Slippers Women's LL Bean  
Women's Hearthside Slippers LL Bean  
Women's Wicked Good LL Bean  
Wool Cashmere Jacket LL Bean



Baxter State Parka LL Bean  
Insulated Storm Coat LL Bean  
Slimming Jeans LL Bean  
Easy Stretch Denim Pants LL Bean  
Double Jeans Flannel Lined LL Bean  
Boiled Wool Cardigan LL Bean  
Fuzzy Cable Beanie North Face  
V-Neck Top Pink Lotus  
Cotton Plunge Tee Under Armour  
Asymmetric Top Hand Tail  
Hooded Down Vest North Face  
Thermal Beanie North Face  
Empire Tank Top Hand Tail  
Trench Coat Zella  
Mock Neck Top Zella  
Swimsuits Variety  
Swimsuit Coverups Variety  
Swimdress Variety  
Shawl Scarf Jones New York Pashmina  
Baroque Club Scarf Burberry  
Cashmere & Silk Scarf Marc By Marc  
Velvet Wrap Betsy Johnson  
Embellished Silk Scarf Eileen Fisher  
Embroidered Scarf Chan Luu  
Tie Dye Scarf Burberry

Orchid Scarf Glint  
Printed Silk Scarf Armani  
Floral Satch Scarf Nordstrom  
Sandstone Scarf Halogen  
Silk Scarf Tolani  
Wool Scarf Sophia  
Light Streak Scarf Glint  
Houndstooth Muffler Nordstrom  
Metallic Scarf Echo Ombre  
Infinity Scarf Eileen Fisher  
Chunky Circle Scarf Echo  
Handkerchief Scarf Sir Alistair  
Cashmere & Silk Scarf Marc By Marc  
Ugg Shawling Scarf  
Giant Cheek Fringed Muffler Burberry  
Cheetah Metallic Wrap Echo  
T-Shirt Square Echo  
Faux Fur Stole Kate Spade  
Cashmere Blend Wraps Nordstrom  
Tube Scarf Tarnish Moon  
Active & Swimwear Hooded Jacket North Face  
Active & Swimwear Oslito Fleece Jacket North Face  
Active & Swimwear Light Weight Jacket North Face  
Active & Swimwear Hand Tail Sweatshirt  
Active & Swimwear Live In Capri Pants Zella

Active & Swimwear Interset Jacket Zella

Active & Swimwear Running Jacket Nike

Active & Swimwear Running Jacket & Capris Nike

Active & Swimwear Tank Top Hand Tail

Active & Swimwear Flare Leg Pants Hand Tail

Active & Swimwear Long Dress Coat Helly Helly Hanson

Active & Swimwear Cotton Long Sleeve Tee Under Armour

Active & Swimwear Z To 3 Tee Short Zella

Active & Swimwear Sports Bra Wacoal

Merino Wool Hooded Sweatshirt

Town And Field Tote Leather

Maine Guide Rucksack Leather

Boat & Tote Bag

Scarf & Hat Set

Stoway Rain Hat w/ Goretex

Wool Hat Tessled

1805 Ear Warmer

Pajama's Charter Club

Pajama's Miss Elaine

Pajamas Jenni

Long Johns Jockey

Chemise Flora Nikrooz

Gown Linen Donatella

Gown Morgan Taylor

Chemise & Wrap Jones New York

Robe Linen Donatella  
Robe Charter Club  
Terry Robe Jones New York  
Kimono Robe Laura  
Gown Jones New York  
Purses Louis Vuitton Artsy Nam Handbag  
Purses Louis Vuitton Speed 34  
Purses Delighted Mongoose GM  
Purses Kate Spade Beaumont Ainsley  
Purses New York Gold Coast Charlize  
Purses Marc By Marc Jacobs  
Purses Kate Spade New York Mary Anne  
Purses Big Buddha McKenna Tote  
Purses Everyday Tote Halogen  
Purses Big Buddha Faux Leather Satchel  
Purses Ostrich Embossed Crossbody Bag  
Purses Patent Leather Shopper Dooney & Bourke  
Trendy Handbags Big Buddha Dakota Bag  
Trendy Handbags Lover Messenger Bag Nile Anthony  
Trendy Handbags Oversize Tote Nile Anthony  
Trendy Handbags Knitted Large Bag Mellie Blanco  
Ring Heart Shaped 1.8 Ct Diamond  
Cultured Pearl & Diamonds  
Round & Baquette Diamonds Vertical Stripe  
14 Kt Gold Ring 2 1/8 Ct TW Emerald & Diamond 625842

14 Kt Gold Ring Smokey Quartz

14 Kt Gold Ring Opal 485891

14 Kt Gold Ruby Ring 458673

14 Kt Gold Emerald Ring 626105

Sterling Silver Onyx 540073

Diamond Ring 613196

Oval Jade Ring 598094

Ring Chocolate Gold 397720

Necklace Beauty Queen

Necklace Crown Station

Y-Drop Necklace

Fox Jacket Heavenly W199

Mink Coat Stephanie G1745

White Leather Jacket Classiques 387716

Black Leather Coat Ellen Tracy 380609

Diamond Emerald Necklace

Gold Necklace 14 Kt Gold Chain 399760

Gold Necklace 14 Kt 18 In Marine Chain 566583

Gold Bracelet 720551403

Watch Citizen 28164806

Watch Movado 301696504

Long Sleeved Crewneck Cashmere Charter Club

Long Sleeve V-Neck Cashmere Charter Club

Long Sleeve Shawl Charter Club

Long Sleeve Cowl Neck Cashmere Charter Club

Long Sleeve Ruffle Cashmere Charter Club  
Long Sleeve Turtleneck Cashmere Charter Club  
Melani Jordan Sweater Antonio  
Brenda Knit Sweater Antonio  
Melanie Alex Squish Sweater Antonio  
Melani Antoinette Pants Antonio  
Melani Antonio Pants  
Maxine Pants Antonio  
Boyfriend Shirt Casion  
Long Sleeve Blouse Bellatrix  
V-Neck Roll Sleeve Shirt Sandra Ingrish  
Roll Sleeve Knit Shirt Eileen Fisher  
Hartman Belting Leather 22 In Mobile Traveler  
Hartman Belting Leather 41 In Garment Bag  
Hartman Belting Leather Leather Duffle  
Hartman Belting Leather Expandable Mobile Traveler  
Hartman Belting Leather 24 In Expandable  
Long Sleeve Silk Shirt Trouve  
Silk Pocket Shirt  
Signature Silk Shirt Equipment  
Diagonal Lines Shirt Nic & Zoe  
Silk Long Shirt Eileen Fisher  
Scrunch Neck Top Vince Camuto  
Western Snap Front Shirt Lauren  
New York Winter Twill Tunic La Fayette

Tall Collar Shirt Nordstrom  
3/4 Sleeve Shirt Foxcroft  
New York Marciel Shirt Kate Spade  
Long Sleeve Tee Knit Trouve  
Draped Twist Top Knit Trouve  
Mock Neck Top Knit Lauren  
Ballet Neck Tee Cusion  
Boxy Jersey Top Eileen Fisher  
Stripe Linen Hoodie Eileen Fisher  
Slippers LL Bean  
Slippers LL Bean  
Fonda Jacket Gianni Bini  
Waist Jacket Gianni  
Faux Fur Jacket  
Sequin Shrug, Sanctuary  
Poncho RD Style  
Single Button Jacket Gianni Bini  
Leather Jacket Chelsea  
Denim Blazer Ralph Lauren  
Satin Jacket Antonio Melani  
Bell Leather Jacket Antonio Melani  
Coats Dress Walking Coat Katherine Kelly  
Coats Dress Pant Coat Suede Katherine Kelly  
Coats Dress Car Coat Eileen Fisher  
Coats Dress Retro Faux Fur Jacket Zozo

Coats Dress Colleen Jacket Alex Marie  
Coats Dress Jacket Antonio Melani  
Coats Dress Zip Detail Trench Coat Burberry  
Coats Dress Logo Convertible Prada  
Coats Dress Full Length Jacket Prada  
Coats Dress Casual Sweater Coat Antonio Melani  
Coats Dress Fleece Full Zip Jacket Lauren  
Coats Dress Dip Front Jacket XCVI Mercantile  
Coats Dress Jean Jacket Lucky Brand  
Coats Dress Cozy Top Plaid Willows & Clay  
Coats Dress Satin Trim Jacket Adirology  
Coats Dress Fleece Shawl Jacket  
Evening Formal Sleeveless Spaghetti Strap Alex Evenings  
Evening Formal Over Shoulder BCBG  
Evening Formal 3/4 Sleeve Animal Print Ellen Tracy  
One Shoulder Jersey Neiman Marcus  
Sue's Handbags Coach Poppy Signature  
Sue's Handbags Kate Landy Metal Clutch  
Sue's Handbags Ugg Classic  
Sue's Handbags Michael Kors Jet Set  
Sue's Vests Faux Fur Vest Buffalo  
Sue's Vests Lined Vest Sanctuary  
Sue's Vests Sherpa Vest Sanctuary  
Sue's Vests Sequin Vest Mattie M  
Sue's Vests Sequin Drape Vest



Sue's Vests Sweater Vest  
Sue's Vests Faux Fur Vest BCBG  
Sue's Vests Reversible Vest Sanctuary  
Sue's Jeans William Rest  
Sue's Jeans Marc Jacobs  
Sue's Jeans Silver Tuesday Boot  
Sue's Jeans 7 For All Mankind Boot Stretch  
Sue's Jeans 7 For All Mankind Flare  
Sue's Jeans Bootcut  
Sue's Jeans Joe's Jeans Chelsea Skinny  
Sue's Jeans Joe's Jeans Honey Booty ST. Leg  
Sue's Jeans Joe's Jeans Chelsea Ultra Skinny  
Women's Sneakers Nike Steady VII  
Women's Sneakers Easy Spirit Train Free  
Women's Sneakers Clarks Privo Polar  
Women's Sneakers Sketchers Bravo Sneakers  
Cozy Wrap RD Style  
Faux Fur Cozy Cardigan Kousie  
Jewel Cardigan Joes Jeans  
Leo Cardigan RD Style  
Faux Fur Wrap BCBG  
Short Tiered Cardigan Eileen Fisher  
Long Straight Cardigan Eileen Fisher  
Vera Cape Antonio Melani  
Sparkle Cardigan Eileen Fisher

Betty Sweater Gianni

Sequin Cardigan Cremieux

Cardigan Sweater Nature Printelle

Long Sleeve Sweater Prada

Short Sleeve Sweater Prada

Sport Cardigan #298 Prada

Sport Cardigan 248 Prada

Cotton Cashmere Sweater Burberry

Sandals Strappy Low Edge Elle Tahari

Sandals Rascal Steve Madden

Sandals Black Sandal Jones New York

Sandals Flat Thong Gucci

Sandals Bethany Sandal Steve Madden

Women's Shoes Pumps Easy Spirit Quota Pumps

Women's Shoes Pumps Naturalizer Lennox Pumps

Women's Shoes Pumps Bandolino Ettamay Wedge

Women's Shoes Pumps Enzo Sorte Pumps

Women's Shoes Pumps Enzo Maiver Pumps

Women's Shoes Pumps Max Studio Esthera

Women's Shoes Pumps Adrienne Vittadini

Shoes Flats Glitter Oxford Flats J Crew

Shoes Flats Lauren Amera Leather

Shoes Flats Maddy Cracked Leather Calvin Klein

Shoes Flats Metallic Leather Ballet Flats J Crew

Shoes Flats Wound Up Bandolino

Shoes Flats Kimber Flat Taryn Rose

Shoes Flats Leopard Print Calvin Klein

Shoes Flats Bow Ballet Flat Banana Republic

Shoes Flats Felicia Flat Sam Edelman

Shoes Flats Tibitha Kate Spade

Shoes Flats Black Dotsme Flat Stuart Weitzman

Shoes Flats Ballet Flats Marc By Marc

Shoes Flats Herded Patter Loafers Anthropologie

Women's Shoes Flats Gianni Bini Loofa Flats

Women's Shoes Flats Gianni Bini Flats

Women's Shoes Flats Gianni Bini Mary Jane

Women's Shoes Flats Gianni Bini New Comfort

Women's Shoes Flats Ralph Lauren Lauren Abica

Women's Shoes Flats Adrienne Vittadini Twiggy Flats

Women's Shoes Flats Alfani Amor Flats

Women's Shoes Flats Jessica Simpson Comasso Flats

Women's Shoes Flats Rocket Dog Malti Flats

Women's Shoes Flats Ellen Tracy Falon Flats

Cashmere Sweater Shawl Collar Cashmere Privie

Cashmere Sweater Ribbed Cashmere Privie

Cashmere Sweater V-Neck Cashmere Privie

Cashmere Sweater V-Neck Cashmere Cardigan Privie

Cashmere Sweater Turtleneck Cashmere Privie

Cashmere Sweater Mock Neck Cashmere Privie

Cashmere Sweater Crew Neck Cashmere Privie

Cashmere Sweater Long Sleeve Sweater Prada

Cashmere Sweater Short Sleeve Sweater Prada

Cashmere Sweater Sport Cashmere Prada

Cashmere Sweater Sport Cardigan #238 Prada

Cashmere Sweater Sport Cardigan #248 Prada

Cotton Cashmere Sweater Burberry

Shoes Boots Ugg Classic Tall

Shoes Boots Ugg Bailey Button

Shoes Boots Ugg Girls

Shoes Boots Nine West Tall Boots

Shoes Boots Gianni Bini Cold Us Boots

Shoes Boots Gianni Bini Tall Boots Black

Shoes Boots Gianni Bini Booties

### **3. Conclusion**

To summarize, based upon my investigation, the claims inventory submitted by Mr. and Mrs. Banks is not accurate. The totality of the property claimed simply was not there at the time of the fire. Certain items were simply not in the home, while others were not in the home at the quantity claimed. Most personal property is not fully consumed in fires. Evidence remains in the fire debris, and in most cases, the evidence can identify the damaged property. The lack of such evidence at the Banks' fire loss demonstrates that the personal property claimed was not in the fire at the time of the loss or not in the quantities claimed by the insureds.

FIRETRAK INVESTIGATIONS

A handwritten signature in black ink, appearing to read "Mark Sells", with a stylized, cursive script.

Mark Sells, CFEI

## Mark Sells, CFEI

(615)605-9008

[firetrakinvestigation@yahoo.com](mailto:firetrakinvestigation@yahoo.com)

---

**Experience**      2012- present      Firetrak Investigation      La Vergne, TN.

### **Owner/ Private Investigator**

- Obtained company private investigators license
- Opened private investigation company (Firetrak Investigation)
- Continued education

2008-2012      EFI Global      Franklin, TN.

### **Private Investigator**

- Obtained Private Investigators license in 2008
- Supervised fire losses of over 1 million dollars
- Continued education

2006-2008      City of La Vergne      LaVergne, TN.

### **Fire Marshal**

- Over seen fire code inspections
- Managed fire prevention and public education
- Supervised and conducted fire investigations leading to arrest and convictions for arson
- Continued education

2002-2006

Knox County

Knoxville, TN.

**Fire Investigator**

- Supervised and conducted fire investigations of over 600 cases for Knox and surrounding counties. Many leading to the arrest and conviction for arson
- Accelerant K-9 handler for the ATF National Response Team for over four (4) years
- Deputized as US Marshal
- Attended The Knox County Regional Police Academy
- Continued education

1999-2002

City of Franklin

Franklin, TN

**Assistant Fire Marshal**

- Conducted fire code inspections
- Managed fire prevention and public education
- Conducted fire investigations
- Certified Fire and Explosion Investigator, (CFEI)
- Continued education

1995-1999

City of La Vergne

La Vergne, TN.

**Fire Fighter**

- Day to day firefighting operations
- Obtained Fire and Building Inspectors Certifications
- Conducted fire code inspections
- Assisted with fire investigations

1990-1995

**US Army**

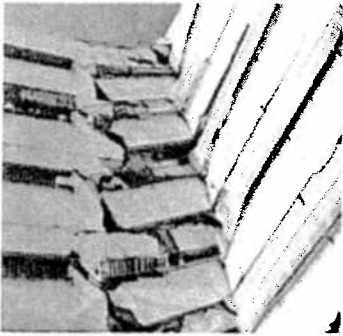
- Calvary Scout

## Education

- 1997-2002 Vol State University, Fire Science
- 1999-present IAAI conference.
- 2003 Knox County Regional Police Academy
- Advanced Arson Investigation, UT Martin
- Reid interview and interrogations
- 13 years of field work

# **EXHIBIT A**





**Engineering**

## **Fire Investigation Report One and Final**

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**Fire Investigations**

**Larry Banks  
1810 Sycamore Circle  
Manchester, TN 37355  
Claim Number: 1675851  
Date of Loss: 11/28/2011**

**Prepared For:**

**CINCINNATI INSURANCE COMPANY  
PO Box 682762  
Franklin, TN 37068  
ATTN: Matt Kentner**



**Environmental Consulting**

**EFI Project No.94216-10545**

**February 24, 2012**



**Specialty & Consulting**

**Prepared By:**

**Nashville Service Center  
1880 Gen. George Patton Drive  
Building B, Suite 203  
Franklin, TN 37067  
Tel: 877.812.4328  
Fax: 615.778.0170**



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## **ASSIGNMENT**

The assignment to conduct an origin and cause investigation was received on November 30, 2011. The investigation commenced December 1, 2011.

Initial contact was made with Manchester Fire Investigator Jeremy Woods to determine if the authorities had released the scene. Investigator Woods advised that Tennessee State Bomb and Arson was involved in the investigation and that Investigator Russell Robinson needed to be contacted to coordinate further inspection of the property. A meeting was scheduled for December 5, 2011 at the loss location. At that meeting, it was determined that heavy equipment would be required to complete the investigation. Tennessee State Bomb and Arson conducted their inspection after the arrival of the heavy equipment. Although the inspections were conducted simultaneously, each agency conducted its own investigation.

The report was delayed while awaiting additional information and instructions to complete the report on or about February 6, 2012.

## **ENCLOSURES**

- 1) Forty-four (44) Photographs with Explanation
- 2) Scene Diagram
- 3) Evidence Transmittal Letter
- 4) Laboratory Results
- 5) Fire Department Report
- 6) Firefighter Statements
- 7) Engineer's Report
- 8) CD containing photographs from internet tour of home (Sent via U.S. Mail)
- 9) Additional Materials Packet Containing the Photo CD with Unmounted Photos (Sent via U.S. Mail)

## **SCENE EXAMINATION**

The initial fire scene examination commenced December 1, 2011 and was continued on December 5, 2012. The scene was documented at that time by means of a diagram, measurements, and photographs. Present during the examination were Investigator Russell Robinson of Tennessee State Bomb and Arson, and Fire Investigator Jeremy Woods of the Manchester Fire Department.

The scene was unsecured at the time of inspection. Alterations to the scene included prior examination by local and state authorities. Due to the amount of destruction in the area of origin, heavy equipment was required to complete the excavation of the fire scene and investigation. The fire had burned unimpeded

with no evidence of successful fire suppression to the left side of the structure. The conditions/alterations did not adversely affect determining the fire cause.

The surrounding property was maintained consistent with the residential area. There were no detached outbuildings located on the property. Adjacent property was not damaged during the incident. There was nothing remarkable observed in the surrounding area.

The structure was a multi-story, wood-framed, single family dwelling constructed on a crawl space foundation in the original section. There was an addition to the original construction that was comprised of three stories including a basement. The roof was composition shingle. The exterior finish was vinyl. The original section of the home is 50 years old. The three story, 3600 square foot addition, is seven years old. The front of the building faces north. There were no remarkable pre-existing conditions visible.

It was reported that the home was for sale at the time of the fire and had been on the market for approximately five years.

There were no life safety devices found. There were no visible safety code violations.

Electric service was connected to the building at the time of loss. The electric utility enters on the north side of the building. The delivery cables were intact. The meter was not present at the time of inspection. The meter base was not properly grounded. There was no driven grounding rod or cable visible. The power supply was terminated at the utility pole. Natural gas was connected to the building at the time of loss. There was nothing remarkable about the incoming utilities.

The building had burned to completion, destroying most of the fire movement patterns in the left side of structure. Exterior examination showed evidence of fire and smoke damage in the remaining section of the home. Exterior structural collapse indicates the fire was most concentrated to the left section of the home. This section comprises the addition added to the building. The roof structure had been compromised by fire breaching from the underside. The roof had collapsed over the addition section of the building. Wood trusses comprising the roof structure were most damaged in the left portion of the building.

Smoke and heat patterns emanated from the doors and windows of the remaining section of the structure. The fire had not breached the exterior walls at the remaining section of the structure. The lowest fire patterns were located at floor level. There was no evidence of an overpressure from within the building. Exterior fire pattern analysis indicated the fire originated interior to the left section of the home.

Security of the building at the time of loss is at issue. The building was not occupied by the Banks family at the inception of the fire. Forced entry could not be determined due the amount of damage caused by the fire and firefighting activities.

The contents remains were not consistent with the occupancy. Evidence indicated some of the contents had been removed prior to the time of the loss. A general inspection of the remaining (original) portion of the home were showed it to be devoid of personal effects such as family photographs. The kitchen was lacking cooking utensils, such as pots, pans, and silverware. The sitting room contained a stand for a flat panel television, but no television was present. The china cabinet and drawers were empty. There were no protected areas to show that anything had been present at the time of the fire. There was reportedly some discussion or comments made by the insureds to the security guard posted on the property during the investigation about their china collection.

No determination could be made as to the quantity or quality of any contents in the left side addition that was destroyed by the fire.

Preliminary interior inspection, working from the area of least damage to the area of the most damage, revealed the fire was concentrated to left section of structure. The least affected areas of the building were noted to the right side of structure; however, smoke and heat damage was noted throughout. Rooms remote to the area of origin were affected by smoke and heat.

Fire pattern analysis indicated the fire had breached the ceiling of the addition and spread to the attic of the remainder of the structure. Fire patterns and material loss increased toward the left of structure. The left section of the home was reported to contain bedrooms, an office, and media room. Fire movement patterns were normal for the building and/or avenues of ventilation.

Physical evidence and witness statements indicate the fire originated in the interior master bedroom area of the home. Interior construction of the area consisted of wood stud walls covered with sheetrock. The flooring consisted of wood sub-floor covered with carpet. Contents providing the fuel load would include typical furnishings.

The ceiling had been compromised by the fire. Exposed ceiling joists were destroyed in the left portion of the structure. Wood beams comprising the ceiling structure were collapsed in the left section of the structure. The interior walls had been compromised. Fire patterns and material loss are most prominent along the left rear, master bedroom area. Patterns include material loss with the lowest point noted along the left rear section of the structure. The basement section of this area was finished. Sheetrock in this area displayed lighter fire damage indicating the fire to be above this area. Rooms above this area were mostly

destroyed by the fire. The third floor (reported to be the media room) was completely consumed by the fire as it evolved.

Systematic debris removal began after photographs and measurements were taken. The debris removal took five days to complete, with heavy equipment used to excavate the collapsed area. The lowest fire damage was noted to the left section of the structure. The fire was brought under control by the fire department at the area where the addition met the original section of the home. This area was damaged by fire, smoke and heat. The first room in this area was the office. The flooring in the office was damaged. The exposed sub-floor was generally damaged. A prominent saddle burn was noted near the center of the floor in the office. The saddle burn was not normal for this area. No fuel load was present in this area that could have been responsible for the floor level burning. It should be noted that a debris sample was collected in this area and was found to be positive for an ignitable liquid.

The following were collected during the course of the inspection for further analysis:

Sample/Item Description	Sample/Item Location	Type	Sample/Item Date
fire debris	bedroom/office	Sample	December 12, 2011
fire debris	bedroom/office	Sample	December 12, 2011
fire debris	bedroom/office	Sample	December 12, 2011
fire debris	basement	Sample	December 12, 2011
fire debris	dressing room	Sample	December 12, 2011
Rug	master bedroom	Sample	December 12, 2011
flooring	master bedroom	Sample	December 12, 2011
decking	rear door	Sample	December 12, 2011
10 boxes clothing	master bedroom	Item	December 19, 2011
rifle	master bedroom	Sample	December 09, 2011
dehumidifier	basement	Sample	December 19, 2011

The samples were submitted to the EFI Laboratory in Humble, Texas for forensic accelerant determination analysis. The samples were delivered via FedEx on December 13, 2011. A written report has been received from the laboratory indicating some of the samples tested positive for an ignitable liquid. The positive samples were taken in the bedroom/office at the location where saddle burning from top down burning was observed and no common fuel loading would explain the damage. The ignitable liquid was identified as medium to heavy petroleum distillate.

Potential heat/ignition sources identified within the area of origin include introduction of an open flame. Forensic evidence of ignitable liquids in a living area where they would not commonly exist, along with the absence of personal property, precludes accidental ignition.

The electrical panel was not involved in the fire. The wiring was affected by the fire during progression. Fixed residential wiring is confined in the wall cavity and consisted of Romex cable. Heating was provided by a gas-fired heat plant that was exterior of the building. The unit was damaged as a result of exposure.

Matt Forbes, PE, assisted with the inspection of the building and prepared the following section of the report:

The damage from the fire was very extensive. Arc mapping at the origin end of the home was not possible. The branch wiring was broken, melted, and scattered from its original location. Almost all the circuit breakers were also tripped.

Specific devices near the origin point(s) were analyzed for their involvement. The attic furnace was too heavily damaged to form any conclusions. Much of the wiring and the gas regulator were melted away. The washing machine and dryer were examined. Both had burn patterns indicating fire attacking them from top to bottom. No power cord involvement was found and the power receptacle was in good condition.

The instantaneous hot water heater was also examined in the basement. No electrical activity was found and the gas supply piping was intact. No exhaust installation problems were found.

There was a dehumidifier in the basement, below one of the rooms of origin. It was attacked by fire from above. The power cord was intact and displayed no electrical activity. The control board and motor were also in good condition.

In conclusion, there is too much damage to make an engineering determination for fire causation. However, several of the devices near the origin can be eliminated including the washer, dryer, water heater, and dehumidifier. The damage patterns on these devices as well as the general fire patterns support an ignition on the first floor.

Fire pattern analysis indicates that the fire originated in area of master bedroom. Evidence indicates ignition from introduction of external heat source. Evidence indicates the first fuel ignited was ignitable liquid vapors. Events bringing ignition and fuel together include human involvement.

## **INVESTIGATION**

The fire was discovered by James Adams, the neighbor who resides at 1802 Sycamore Circle. The witness can be reached by telephone at (931) 952-1103. The witness lives in the immediate area. Smoke drew his attention to the fire in progress. At first he believed it to be the woods on fire behind the home but,

upon further investigation, he determined the fire was concentrated in the interior of the home at the rear.

The Manchester Fire Department responded to the alarm at 16:59 on November 28, 2011. The first unit on the scene was Engine 1.

Flames and smoke were visible upon arrival. The building fire was fully involved. The fire was most concentrated to the rear side of the building. Structural collapse had not yet occurred in the building. There were no separate or unconnected areas of fire involvement visible. Forcible entry was required to access building. Forcible entry occurred at rear door. Entry was made by the crew from Engine 1. The fire was concentrated to the left side of home and attic. The fire was burning at floor level. There were no unusual odors detected at that time. The fire did not react normally to the application of water. Firefighters reported that the fire would seem to go out but then flare back up.

An investigation by the fire marshal was requested because of department policy. Preliminary findings indicate the origin in the area of the master bedroom. Evidence to establish origin include witness statements and material loss. The probable cause was identified as arson.

Jeremy Woods of the Manchester Fire Department is investigating the incident according to fire department policy. The investigation began November 28, 2011. His investigation did identify the area of origin in the area of the master bedroom. Evidence to establish the origin includes witness statement and material loss. The source of ignition was not identified. The investigation is ongoing.

Russell Robinson with Tennessee State Bomb and Arson Section was contacted by Jeremy Woods to assist in the investigation. During the investigation, the state's accelerant detection K-9 was brought to the scene and reportedly alerted to the presence of ignitable liquids in several locations.

#### **DETERMINATION**

Fire pattern analysis indicates that the fire originated in the area of the master bedroom. Forensic evidence of the presence of an ignitable liquid in the master bedroom where an accelerant would not normally exist, along with the absence of personal property, indicates ignitable liquids were introduced into the home and intentionally ignited by an open flame or spark. Events bringing ignition and fuel together include human involvement.

The cause of the fire is classified incendiary.

## **COMMENTS**

The instructions in this assignment have been completed. No further activities are anticipated and the file is being closed.

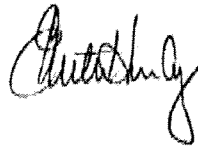
The conclusions drawn in this report are based on an analysis of the information collected during the site visit and investigation. Information or data that becomes available at a later date may justify the modification of the results and/or conclusions at that time.

EFI Global, Inc.



Mark Sells, CFEI  
*Fire Investigator*

Reviewed by:



Metts Hardy, IAAI-CFI, CFEI, CHMT  
*Regional Vice President*





Photo No. 1: Front of home



Photo No. 2: Left of home- addition

**File No.:** 94216-10545

Page 1 of 22

**Insured:** Larry Banks





Photo No. 3: Front of addition



Photo No. 4: Rear of addition

---

**File No.:** 94216-10545

Page 2 of 22

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Photo No. 5: Deck of addition



Photo No. 6: Rear of original section

**File No.:** 94216-10545

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Photo No. 7: Rear of home



Photo No. 8: View from front door

**File No.:** 94216-10545

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Photo No. 9: Ceiling in living room



Photo No. 10: Living room

**File No.:** 94216-10545

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Photo No. 11: View into kitchen



Photo No. 12: Kitchen

**File No.:** 94216-10545

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Photo No. 13: Sitting room



Photo No. 14: Hallway from living room

---

**File No.:** 94216-10545

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Photo No. 15: Bed room/ office



Photo No. 16: View into addition

**File No.:** 94216-10545

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Photo No. 17: Dressing room



Photo No. 18: Holes in floor of office

**File No.:** 94216-10545

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**Insured:** Larry Banks

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Photo No. 19: Saddle burn in office floor- positive sample S-1

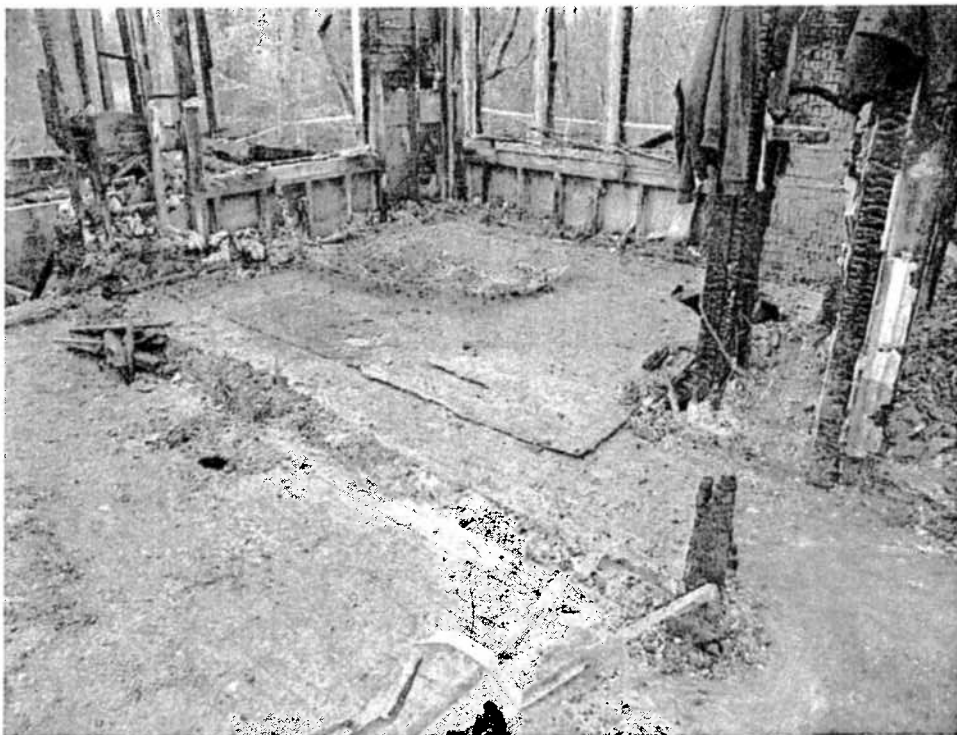


Photo No. 20: Bed room 1 after debris removal

**File No.:** 94216-10545

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**Insured:** Larry Banks

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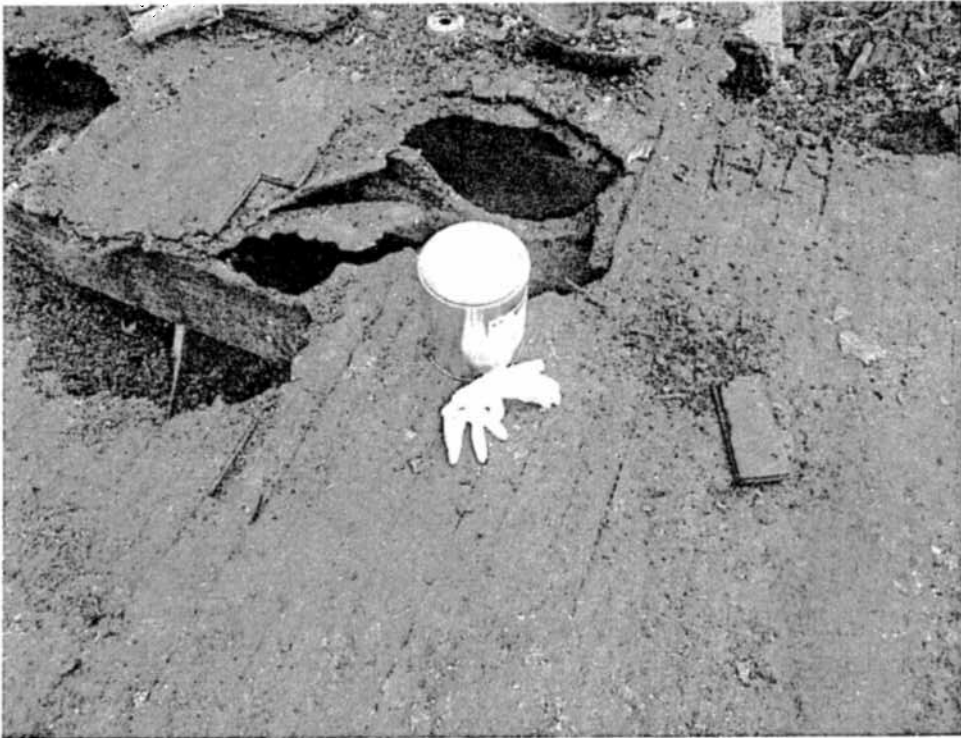


Photo No. 21: S-1 positive at saddle burn



Photo No. 22: Flooring in office

**File No.:** 94216-10545

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**Insured:** Larry Banks

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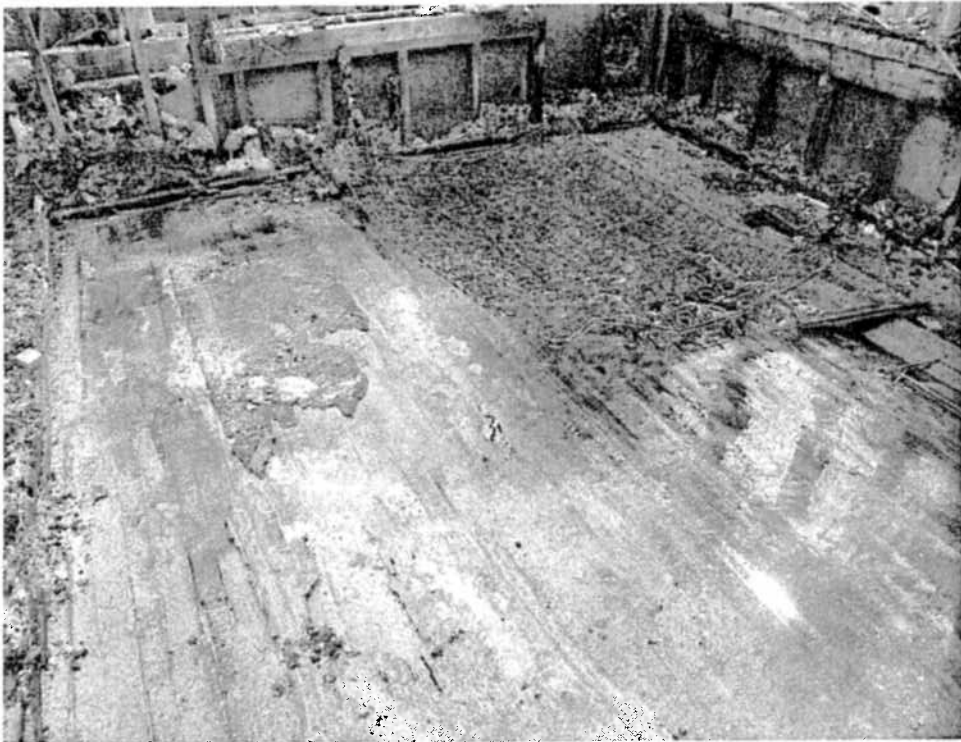


Photo No. 23: Bed room 2 after debris removal



Photo No. 24: Hallway after debris removal

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**File No.:** 94216-10545

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**Insured:** Larry Banks







Photo No. 25: Equipment removing front wall



Photo No. 26: dressing room



Photo No. 27: rifle found in dressing room

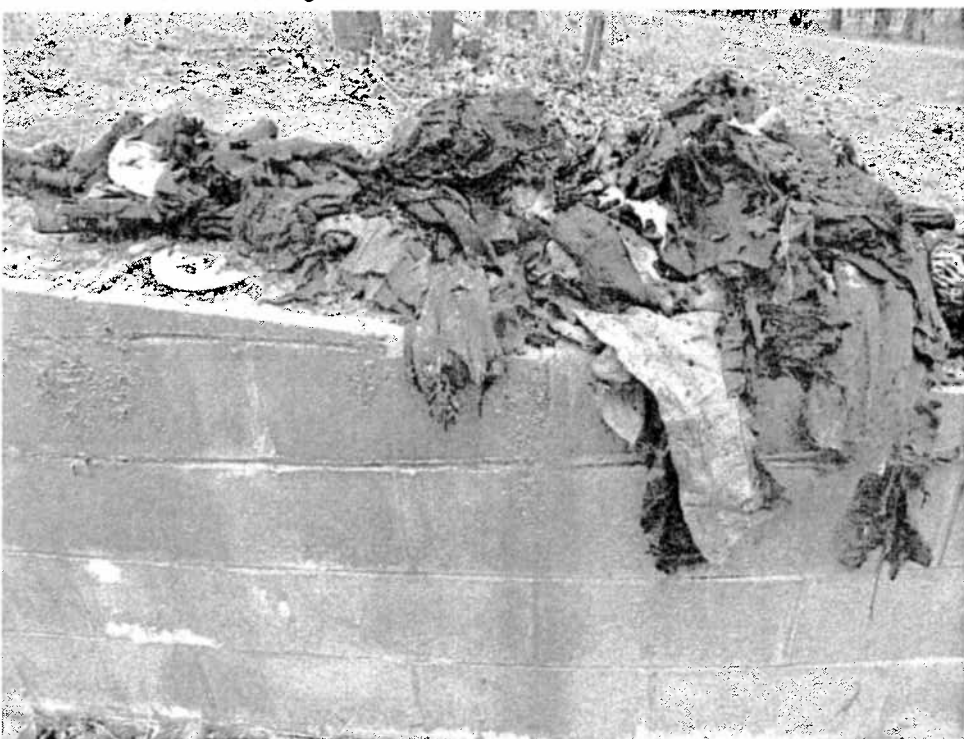


Photo No. 28: clothing from dressing room

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**File No.:** 94216-10545

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**Insured:** Larry Banks

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Photo No. 29: clothing taken in containers



Photo No. 30: kitchen



Photo No. 31: drawer from kitchen



Photo No. 32: kitchen drawer

**File No.:** 94216-10545

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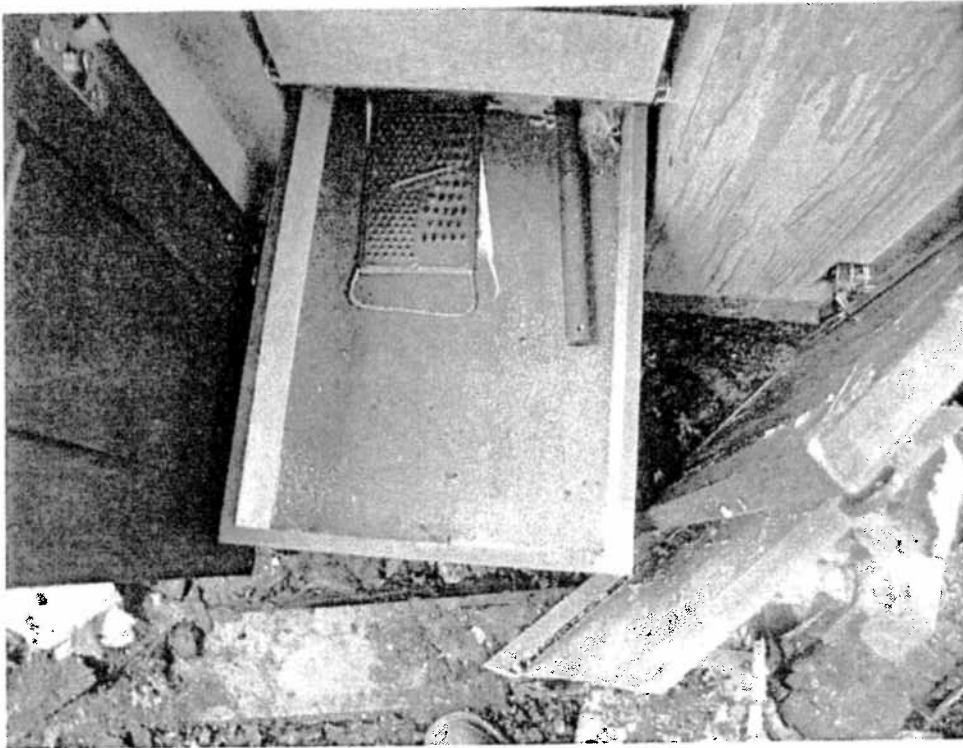


Photo No. 33: kitchen drawer



Photo No. 34: kitchen drawer

**File No.:** 94216-10545

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**Insured:** Larry Banks

**EFI**   
**Global**  
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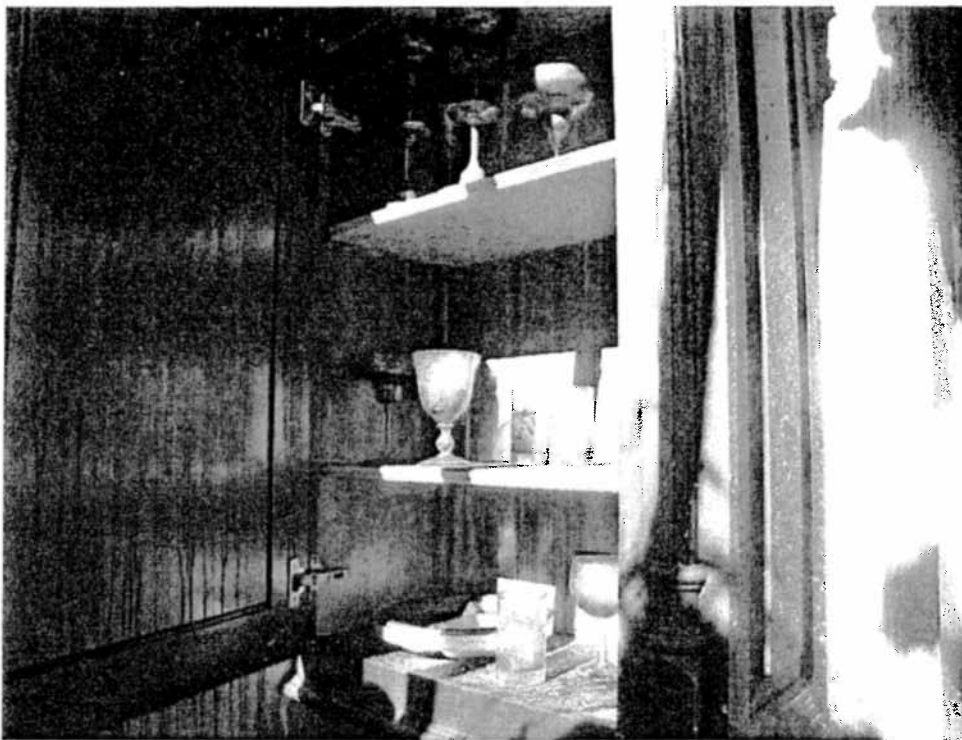


Photo No. 35: kitchen cabinet



Photo No. 36: pantry

**File No.:** 94216-10545

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**Insured:** Larry Banks

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Photo No. 37: refrigerator



Photo No. 38: sitting room stand for flat screen- no flat screen

**File No.:** 94216-10545

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**Insured:** Larry Banks

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**Global**  
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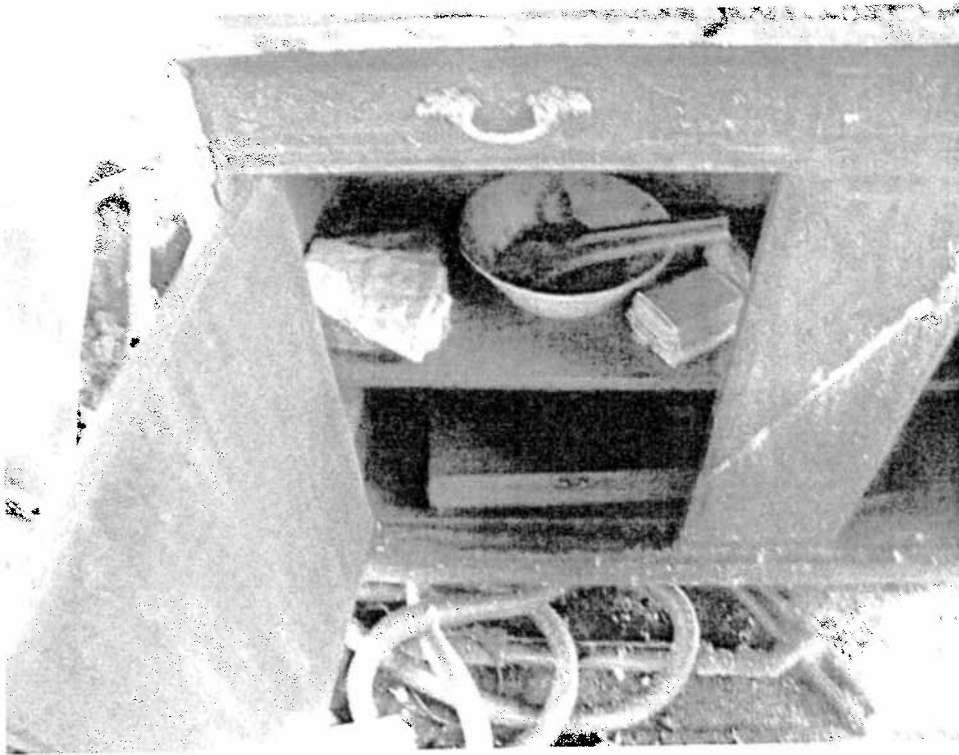


Photo No. 39: china cabinet in dining room



Photo No. 40: china cabinet

**File No.:** 94216-10545

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**Insured:** Larry Banks

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**Global**  
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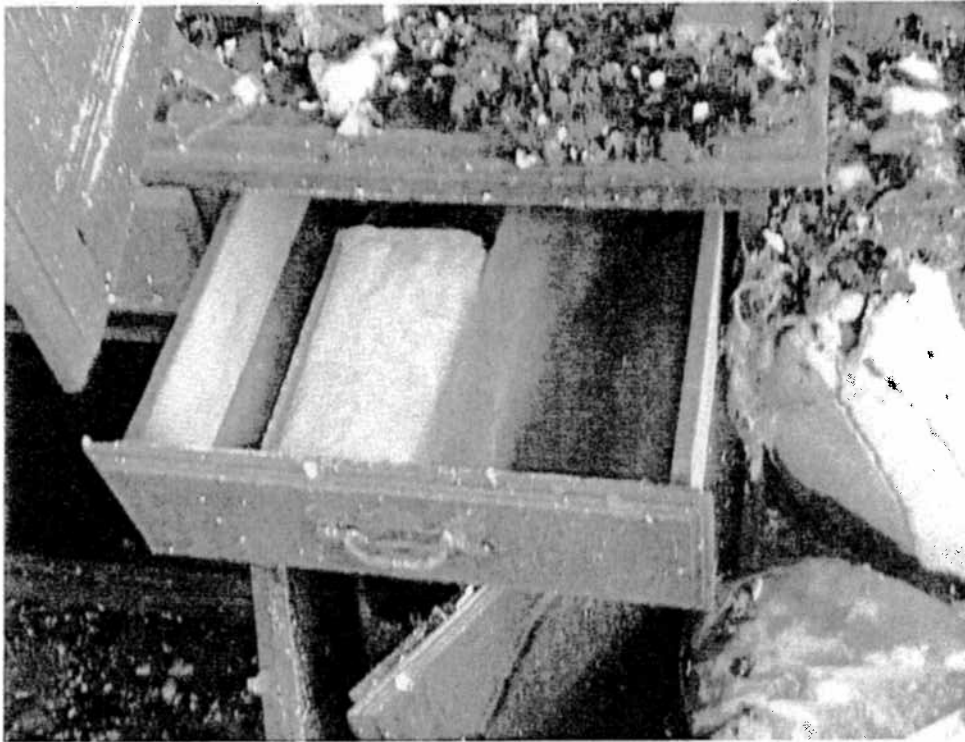


Photo No. 41: china cabinet drawer



Photo No. 42: heat/air units

**File No.:** 94216-10545

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**Insured:** Larry Banks

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Photo No. 43: gas meter

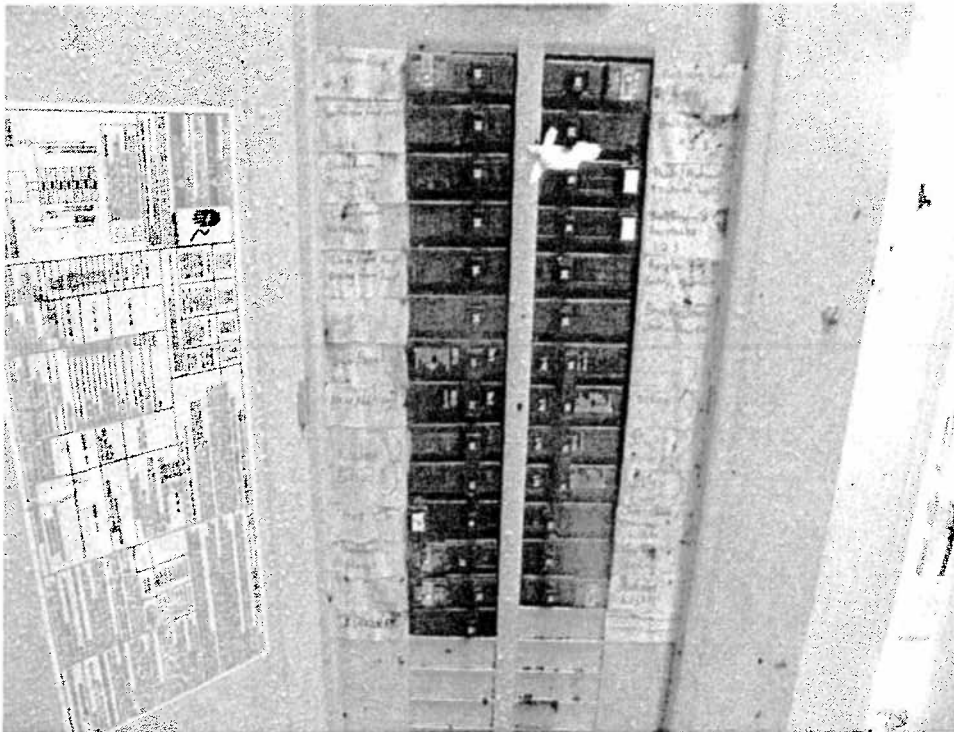


Photo No. 44: electrical panel

**File No.:** 94216-10545

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**Insured:** Larry Banks

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## EVIDENCE TRANSMITTAL LETTER

Date of Loss	November 28, 2011	File No.	94216-10545
Loss Location	1810 Sycamore Circle Manchester TN, 37355	Insured:	Larry Banks
Date Evidence Taken	November 30, 2011	Date Submitted	
Laboratory Processing Evidence			
Evidence Taken By			
Evidence Transported By			
Evidence Received by			

List of Specimens	Location Taken From
1- Sample- fire debris	bedroom/office
2- Sample- fire debris	bedroom/office
3- Sample- fire debris	bedroom/office
4- Sample- fire debris	basement
5- Sample- fire debris	dressing room
6- Sample- Rug	master bedroom
7- Sample- flooring	master bedroom
8- Sample- decking	rear door
9- Sample- rifle	master bedroom
10- Sample- dehumidifier	basement

Examination Requested	
Condition of Scene (Weather, Altered, Undisturbed, Etc.)	

Original Report & Invoice To:			
Name:		Policy No.:	
Company:	CINCINNATI INSURANCE COMPANY	Claim No.:	1675851
Street:	PO Box 682762		
City, State, Zip:	Franklin, TN 37068		
Copy of Report To:	EFI		



**EFI CHEMICAL LABORATORY REPORT**  
**CHEMICAL ANALYSIS OF FIRE DEBRIS FOR IGNITABLE LIQUID RESIDUES**

December 20, 2011

Mr. Matt Kentner  
Cincinnati Insurance Company  
PO Box 682762  
Franklin, TN 37068

**Project Information**

Claim Number: 1675851  
Date of Loss: 11-28-11  
Insured: Larry Banks  
Incident Location: 1810 Sycamore Circle, Manchester, TN  
Date Received: 12-13-11  
EFI Investigator: Mark Sells  
EFI File No: 94216-10545

**Summary**

The item(s) indicated below were received for the analysis of ignitable liquids and are from the loss indicated above. Each sample is prepared and analyzed according to ASTM methods E 1412 (Passive Headspace Concentration with Activated Charcoal) and E-1618, gas chromatography/ mass spectroscopy. The result of our analysis is as follows.

EFI Log No:	Description:	Result:
121133	Sample 1, Fire debris from bedroom 1	Positive*
121134	Sample 2, Fire debris from bedroom 1	Negative
121135	Sample 3, Flooring from bedroom 1	Positive*
121136	Sample 4, Fire debris from basement	Negative
121137	Sample 5, carpet from main level dressing room	Negative
121138	Sample 6, Rug from master bedroom	Negative
121139	Sample 7, Sub floor from master bedroom	Negative
121140	Sample 8, Flooring from master bedroom	Negative
121141	Sample 9, Decking from rear door	Negative

\*The sample is positive for an ignitable liquid residue identified as trace medium to heavy petroleum distillate. Examples of products in this ignitable liquid classification are some kerosene, some charcoal starters and similar products.

The samples will be returned to the EFI branch office. Please call our office if I can be of additional assistance.

Respectfully submitted,



Christine S. Foran  
Chemist  
EFI Global Chemistry Lab

Cc: Mark Sells



8811 FM 1960 Bypass Road West  
Suite 400  
Humble, TX 77338  
Tel: 281-358-4441  
Tel: 800-334-0200  
Fax: 281-358-2517  
www.efiglobal.com

#### CHAIN OF CUSTODY DOCUMENT

RE: TRANSFER OF EVIDENCE

**Project Information**

Claim Number: 1675851  
Date of Loss: 11-28-11  
Insured: Larry Banks  
Incident Location: 1810 Sycamore Circle, Manchester, TN  
Date Received: 12-13-11  
EFI Investigator: Mark Sells  
EFI File No: 94216-10545

EFI Log No:	Description:	Result:
121133	Sample 1, Fire debris from bedroom 1	Positive*
121134	Sample 2, Fire debris from bedroom 1	Negative
121135	Sample 3, Flooring from bedroom 1	Positive*
121136	Sample 4, Fire debris from basement	Negative
121137	Sample 5, carpet from main level dressing room	Negative
121138	Sample 6, Rug from master bedroom	Negative
121139	Sample 7, Sub floor from master bedroom	Negative
121140	Sample 8, Flooring from master bedroom	Negative
121141	Sample 9, Decking from rear door	Negative

\*The sample is positive for an ignitable liquid residue identified as trace medium to heavy petroleum distillate. Examples of products in this ignitable liquid classification are some kerosene, some charcoal starters and similar products.

**Chain of Custody:**

Received From: EFI Chemical Laboratory, Kingwood TX via FedEx

To: EFI Branch Office- 94216

Received By: \_\_\_\_\_

Date: \_\_\_\_\_

Received From: \_\_\_\_\_

Received By: \_\_\_\_\_

Date: \_\_\_\_\_

11/28/2011  
22:35:46

ICCA6305EE428.txt  
COFFEE COUNTY 911  
Call Number Detail

PAGE 1  
USER NSUMM

CAD Incident: 2011-0065750  
Address : 1810 SYCAMORE CIR  
Caller Address: 1810 SYCAMORE CIR

ESN : 0236

L F E R

Phone : 931 755-1103  
Name : PLATT, DELANTE

Law : MANCHESTER MPD  
Fire : MANCHESTER MPD  
EMS : MAS MAS

Community: MANCHESTER  
Jurisdiction:  
Intersect: ALANS ST  
Subdivision:

Rescue:  
Disp :  
Source: N9C  
Child: N Sp Need: N Hangup: N Weath: OFF Comm:

CAD Incident Call Times: STRUCTURE FIRE

Incoming Call: 11/28/2011 16:39:45

Call Created: 11/28/2011 16:39:45

Call End Time: 17:02:28

Call Dispatch Time: 17:03:23

Call Enroute Time: 17:03:23

Call Arrival Time: 17:05:04

Call Clear Time: 00:00:00

Call Closed: 00:00:00 00:00:00

Created By: NSUMMERS Pos: 004  
Sent By: NSUMMERS Action:  
Event: STRUCT 2 Language:  
Law :  
Fire :  
EVS :  
Rescue:

Original Dispatch Remarks:

COMPL ADV AT THE END OF SYCAMORE CIR THERE IS A LARGE FIRE  
FIRE CAN NOT ADV IT IS THE HOUSE OR BRUSH \*UPGRADE FROM INVEST\*  
5375 ANDBY RUN# 543-3643/12 312 ADV RPT PENDING

#### Narratives

Narrative By: NSUMMERS 11/28/2011 17:08

Wait Item Information Originally Created By: NSUMMERS

Event: ? Pri: 1 Phone: 9317282353 Source: 911 Disp:

Location: 1807 SYCAMORE CIR

Community: MANCHESTER

ESN: 0236

Name: TURNER, FLOYD E + JR

COMPL ADV THE HOUSE AT 1810 SYCAMORE CIR IS ON FIRE

Narrative By: PENNINGTON 11/28/2011 17:29

Wait Item Information Originally Created By: PENNINGTON

Event: ? Pri: 1 Phone: 9317281239 Source: 911 Disp:

Location: 357 SHELTON RD

Community: MANCHESTER

ESN: 0236

Name: QUINN, RANDALL

REGINA QUINN ADV ACROSS THE FIELD FROM HER RES

#### Vehicle Information

11/28/2011  
22:35:47

COFFEE COUNTY 911  
Call Number Detail

PAGE 2  
USER NSUMM

UNIT	DEPT	STATUS/OSP	CASE	LOCATION/REMARK	USER	DATE	TIME
317	LOJ	1075			PENNI	11/28	17:03:23
312	LOJ	1076			PENNI	11/28	17:03:24

ICCAF505EE42E.LTX

MFD	F01 DSP		NSUMM	11/28 17:03:31
611	F01 1076	1076	NSUMM	11/28 17:03:38
607	F01 1076	1076	NSUMM	11/28 17:03:38
604	F01 1076	1076	NSUMM	11/28 17:04:18
MAS	E01 DSP		PENNI	11/28 17:05:00
312	L01 1097	1097	MCCUL	11/28 17:05:07
53	E01 1076	1018	PENNI	11/28 17:06:26
611	F01 LOG	FULLY ENGULFED	PENNI	11/28 17:07:11
327	L01 1097	FULLY ENGULFED	MCCUL	11/28 17:07:13
53	E01 1076	Event Change---old: INVEST	PENNI	11/28 17:07:27
604	F01 1076	Event Change---old: INVEST	PENNI	11/28 17:07:27
607	F01 1076	Event Change---old: INVEST	PENNI	11/28 17:07:27
611	F01 LOG	Event Change---old: INVEST	PENNI	11/28 17:07:27
312	L01 1097	Event Change---old: INVEST	PENNI	11/28 17:07:27
317	L01 1076	Event Change---old: INVEST	PENNI	11/28 17:07:27
327	L01 1097	Event Change---old: INVEST	PENNI	11/28 17:07:27
608	F01 1097	ON SCENE	NSUMM	11/28 17:10:28
53	E01 1097	ON SCENE	NSUMM	11/28 17:12:04
608	F01 LOG	HAVE DREM ENRT	PENNI	11/28 17:14:41
DREM	R10 DSP	OPR/SHERRI ANS SVS ADV OF TRAF	PENNI	11/28 17:16:02
602	F01 1097	ON SCENE	NSUMM	11/28 17:28:07
608	F01 LOG	ADV REQ HAVE AEDC MAN MFD	NSUMM	11/28 17:55:16
312	L01 1098		PENNI	11/28 18:03:26
MFD	F01 DSP		NSUMM	11/28 18:04:56
OTH	R06 DSP	AEDC FIRE DEPT W/ ENGINE	NSUMM	11/28 18:05:40
327	L01 1098	1098	MCCUL	11/28 19:44:31
53	E01 1076	108 1019	NSUMM	11/28 20:16:33
53	E01 1098	1010	NSUMM	11/28 20:31:03
607	F01 1076	108 1019	NSUMM	11/28 20:40:14
607	F01 1098	1010	NSUMM	11/28 20:42:50
DREM	R10 1098	1010	NSUMM	11/28 20:43:32
604	F01 1098	1010	NSUMM	11/28 20:43:41
611	F01 1076	108 1019	NSUMM	11/28 20:45:29
611	F01 1098	1010	NSUMM	11/28 22:07:49
602	F01 1098	1010	NSUMM	11/28 22:34:39
608	F01 1098	1010	NSUMM	11/28 22:34:43
604	F01 1097	STILL ON SCENE	NSUMM	11/28 22:35:07
OTH	R06 1098	AEDC 1098	NSUMM	11/28 22:35:21

# MANCHESTER FIRE & RESCUE

## INCIDENT REPORT

1509 Hillsboro Blvd.

Manchester, TN 37355

931-728-2999

931-723-0370 - FAX

Email: [fire@cityofmanchestertn.com](mailto:fire@cityofmanchestertn.com)

Incident Date: 11/28/11 CADD# 201165750

Times: 1703  
Dispatch 1659 10-76 1703 10-97 1705 10-2 \_\_\_\_\_ 10-10 \_\_\_\_\_

Incident Location:  
Street Address/Location 1810 Sycamore Circle

Incident Type: ☒ Fire ☐ 10-46 ( ☐ City ☐ County ) ☐ EMS Assist ☐ Hazmat  
☐ Public Service ☐ False Alarm ☐ Investigation ☐ Mutual Aid (with \_\_\_\_\_)  
Fire Incident Type Detail: ☒ Structure ☐ Cooking ☐ Vehicle ☐ Aircraft ☐ Brush/Grass  
☐ Dumpster/Trash ☐ Smoke Only (Odor or showing)

Actions Taken: ☒ Extinguish ☒ Salvage/Overhaul ☐ Search ☐ Recovery ☐ Ventilation  
☐ Hazmat Containment/Cleanup ☐ Forcible Entry ☐ Evacuation ☐ Remove Water  
☐ Provide Manpower ☐ Extrication ☐ Other \_\_\_\_\_

Resources: ☒ 601 ☒ 602 ☒ 604 ☐ 605 ☐ 606 ☒ 607 ☒ 608 ☒ 609 ☒ 610 ☒ 611 ☐ 612 ☐ 614 ☐ 615  
☒ 635 ☒ Rhino ☐ Special Rescue Trailer ☐ Hazmat Trailer ☒ Mutual Aid (Dept AEDC - Stanley St. #1)

Personnel: ☒ 601 ☒ 602 ☒ 603 ☒ 620 ☒ 621 ☒ 622 ☐ 623 ☒ 624 ☒ 625 ☒ 626  
☒ 627 ☒ 628 ☐ 629 ☐ 630 ☒ 631 ☒ 632 ☐ 633 ☒ 634 ☒ 635 ☒ 636 ☒ 637  
☐ 638 ☒ 639 ☒ 640 ☒ 641 ☒ 642 ☒ 643 ☒ 644 ☒ 645 ☒ 646 ☒ 647 ☐ 648  
☒ 649 ☒ 650 ☒ 651 ☒ 661 ☐ 662 ☐ 663 ☐ 664 ☒ 665 ☒ 667 ☐ 668 ☐ 669  
☒ 670 ☐ 671 ☒ 672

Cause: ☐ Intentional ☐ Unintentional ☐ Act of Nature ☐ Electrical  
☐ Equipment Failure - Type \_\_\_\_\_ Make \_\_\_\_\_ Serial# \_\_\_\_\_ Year \_\_\_\_\_  
☐ Cause Undetermined ☐ Under Investigation

### Complete This Section for Structure Fires

Structure Type Residential/House Number of Stories \_\_\_\_\_ Approximate Square Footage \_\_\_\_\_  
If Commercial, Type of Business \_\_\_\_\_  
Owner Larry Banks Address 1810 Sycamore Cr.  
Occupant same Telephone Number 728-0170  
Building Status: ☐ Under Construction ☒ Occupied ☐ Vacant ☐ Secured ☐ Unsecured  
Fire Origin: ☐ Bedroom ☐ Living Room ☐ Kitchen ☐ Garage ☐ Laundry ☐ Fireplace  
☐ Attic ☐ Basement ☐ Other \_\_\_\_\_ Is Property Insured: ☐ Yes ☐ No  
If Insured, where \_\_\_\_\_ Insurance Amount: \_\_\_\_\_  
Extent of Fire upon Arrival: ☐ Smoke showing ☐ Fire showing ☒ Fully Involved  
Fire Spread/Containment: ☐ Confined to place/room of origin ☒ Confined of building of origin  
☐ Beyond building of origin  
Smoke Detectors: ☒ Present ☐ Not Present - If present what type (Battery, Hardwire, etc.) \_\_\_\_\_  
Smoke detectors alerted occupants ☐ Yes ☐ No - Reason if detector failed \_\_\_\_\_

**COMPLETE REVERSE SIDE OF THIS FORM**

Complete This Section for Brush/Grass Fires

Number of acres involved \_\_\_\_\_ Exposures Involved \_\_\_\_\_

Complete This Section for Hazardous Materials Release

Natural Gas \_\_\_\_\_ Propane \_\_\_\_\_ Gasoline \_\_\_\_\_ Kerosene \_\_\_\_\_ Diesel \_\_\_\_\_ Solvents \_\_\_\_\_ Motor Oil \_\_\_\_\_  
Paint \_\_\_\_\_ Other \_\_\_\_\_ Amount Released \_\_\_\_\_ Cause of Release \_\_\_\_\_  
Action taken \_\_\_\_\_

Complete This Section for Vehicle Fires and Accidents

Vehicle #1: Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_  
License Number \_\_\_\_\_ VIN# \_\_\_\_\_  
Owner \_\_\_\_\_ Operator \_\_\_\_\_  
IF FIRE, IS VEHICLE INSURED: \_\_\_\_\_ YES \_\_\_\_\_ NO

Vehicle #2: Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_  
License Number \_\_\_\_\_ VIN# \_\_\_\_\_  
Owner \_\_\_\_\_ Operator \_\_\_\_\_  
IF FIRE, IS VEHICLE INSURED: \_\_\_\_\_ YES \_\_\_\_\_ NO

Complete This Section for Injuries

Casualties: Fire Service: Deaths \_\_\_\_\_ Injuries \_\_\_\_\_ Civilian: Deaths \_\_\_\_\_ Injuries \_\_\_\_\_  
Name \_\_\_\_\_ Male \_\_\_\_\_ Female \_\_\_\_\_ Age \_\_\_\_\_ Type of injury \_\_\_\_\_  
Cause of injury \_\_\_\_\_ Contributing Factors (Disabled, Impaired, Asleep, Unconscious, etc.) \_\_\_\_\_

(List additional individuals in incident details section)

Describe Incident Details:

received call of some type of fire possible tree or fire, while enroute  
CCCC advised it was a structure fire and was fully involved. Call  
was first unit in. SRCC Chambers stated that when he arrived the  
back addition was totally involved and was spreading from new to old part  
of house. Fire had started to vent from left front room and spreading  
to the right.

Report Completed By Tosh Brown Officer in Charge Dale Green

Investigation Findings: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Investigator \_\_\_\_\_

## **Engineering Discussion/Analysis**

The damage from the fire was very extensive. Arc mapping at the origin end of the home was not possible. The branch wiring was broken, melted, and scattered from its original location. Almost all the circuit breakers were also tripped.

Specific devices near the origin point(s) were analyzed for their involvement. The attic furnace was too heavily damaged to form any conclusions. Much of the wiring and the gas regulator were melted away.

The washing machine and dryer were examined. Both had burn patterns indicating fire attacking them from top to bottom. No power cord involvement was found and the power receptacle was in good condition.

The instantaneous hot water heater was also examined in the basement. No electrical activity was found and the gas supply piping was intact. No exhaust installation problems were found.

There was a dehumidifier in the basement, below one of the rooms of origin. It was attacked by fire from above. The power cord was intact and displayed no electrical activity. The control board and motor were also in good condition.

## **Conclusion**

There is too much damage to make an engineering determination of fire cause. However, several of the devices near the origin can be eliminated:

- Washer
- Dryer
- Hot water heater
- Dehumidifier

The damage patterns on these devices as well as the general fire patterns support an ignition on the first floor.

## **EXHIBIT B**



Line	Room	Description of Item	Age (Y)	Age (M)	Source	Qty	Replace Cost Per Item	Total Replacement Cost	Tax Rate	Tax Amount	Total Replacement Cost Including Tax	Total Depreciation Amount Including Tax	Actual Cash Value Including Tax (ACV)	Item Limit Overage	ACV after Item Limit Including Tax	Receipt Amount	Recoverable Payout	Limit
1	Kitchen	Refrigerator Cold Tech Commercial Grade	5	0	Contract Commercial	1	\$1,824.75	\$1,824.75	9.75%	\$177.92	\$2,002.71	32%	\$630.95	\$0.00	\$1,371.86	\$6.00	\$0.00	\$0.00
2	Kitchen	Gas Oven Five Star 8 Burner 2 Ovens Commercial Grade	5	0	Freightways	1	\$4,393.07	\$4,393.07	9.75%	\$428.32	\$4,821.39	32%	\$1,511.74	\$0.00	\$3,309.65	\$0.00	\$0.00	\$0.00
3	Kitchen	Harplena Glasses 8 Piece Set Plastic	2	0	Wayfair	1	\$1.25	\$1.25	9.75%	\$0.12	\$1.37	15%	\$0.21	\$0.00	\$1.16	\$0.00	\$0.00	\$0.00
4	Kitchen	Norlon Glasses Five One 4 Piece Set	2	0	Other One	1	\$16.64	\$16.64	9.75%	\$1.62	\$18.26	15%	\$2.74	\$0.00	\$15.52	\$0.00	\$0.00	\$0.00
5	Kitchen	Drinking Glass 8oz 4 Piece Set	3	0	Crate & Barrel	1	\$27.80	\$27.80	9.75%	\$2.71	\$30.51	25%	\$7.63	\$0.00	\$22.88	\$0.00	\$0.00	\$0.00
6	Kitchen	Dipping Sauce Dish 2 Piece	2	0	Crate & Barrel	2	\$5.90	\$11.80	9.75%	\$1.15	\$12.95	15%	\$1.94	\$0.00	\$11.01	\$0.00	\$0.00	\$0.00
7	Kitchen	Melting Bowl Stainless Steel 10in	3	0	Wayfair	1	\$28.10	\$28.10	9.75%	\$5.55	\$33.65	13%	\$3.46	\$0.00	\$29.20	\$0.00	\$0.00	\$0.00
8	Kitchen	Oven Frit Corrie 10in 5 Piece Set	5	0	Wayfair	1	\$44.75	\$44.75	9.75%	\$4.36	\$49.11	45%	\$22.10	\$0.00	\$27.01	\$0.00	\$0.00	\$0.00
9	Kitchen	Serving Platter Ceramic 10in Diameter	5	0	Wayfair	1	\$72.00	\$72.00	9.75%	\$7.02	\$79.02	45%	\$38.56	\$0.00	\$40.46	\$0.00	\$0.00	\$0.00
10	Kitchen	Coffee Mugz Corriware Ceramic 8 Piece Set	3	0	Wayfair	1	\$78.80	\$78.80	9.75%	\$7.68	\$86.48	25%	\$21.62	\$0.00	\$64.86	\$0.00	\$0.00	\$0.00
11	Kitchen	Cereal Bowl Corrie 5 Piece Set	3	0	Wayfair	1	\$43.20	\$43.20	9.75%	\$4.21	\$47.41	25%	\$11.85	\$0.00	\$35.56	\$0.00	\$0.00	\$0.00
12	Kitchen	Salad Plate Corrie 5 Piece Set Ceramic	3	0	Wayfair	1	\$46.85	\$46.85	9.75%	\$4.47	\$51.32	25%	\$12.58	\$0.00	\$38.74	\$0.00	\$0.00	\$0.00
13	Kitchen	Tea Plate Corrie 5 Piece Set	3	0	Wayfair	1	\$46.85	\$46.85	9.75%	\$4.47	\$51.32	25%	\$12.58	\$0.00	\$38.74	\$0.00	\$0.00	\$0.00
14	Kitchen	Coffee Mug Bowl Logo	2	0	Crate & Barrel	1	\$5.95	\$5.95	9.75%	\$0.58	\$6.53	15%	\$0.98	\$0.00	\$5.55	\$0.00	\$0.00	\$0.00
15	Kitchen	Bake Ware Dish 6in Stoneware	3	0	Wayfair	4	\$14.18	\$56.72	9.75%	\$5.53	\$62.25	25%	\$15.57	\$0.00	\$46.72	\$0.00	\$0.00	\$0.00
16	Kitchen	Salad Plate Glass Frosted 4 Piece Set	3	0	Wayfair	2	\$108.92	\$217.84	9.75%	\$21.24	\$239.08	25%	\$59.77	\$0.00	\$179.31	\$0.00	\$0.00	\$0.00
17	Kitchen	Coffee Mugz Swift Ceramic	2	0	Wayfair	2	\$19.50	\$39.00	9.75%	\$2.83	\$41.83	15%	\$4.77	\$0.00	\$37.06	\$0.00	\$0.00	\$0.00
18	Kitchen	Grim Bowl Ceramic 6in Diameter	5	0	Wayfair	1	\$19.40	\$19.40	9.75%	\$1.89	\$21.29	45%	\$9.58	\$0.00	\$11.71	\$0.00	\$0.00	\$0.00
19	Kitchen	Creamer Ceramic 4in Tall	5	0	Wayfair	1	\$22.89	\$22.89	9.75%	\$2.23	\$25.12	45%	\$11.30	\$0.00	\$13.82	\$0.00	\$0.00	\$0.00
20	Kitchen	Measuring Cup One 2 Cup Size Plastic	2	0	Bed Bath & Beyond	1	\$7.99	\$7.99	9.75%	\$0.78	\$8.77	30%	\$2.63	\$0.00	\$6.14	\$0.00	\$0.00	\$0.00
21	Kitchen	Coffee Maker Aroma Makes 8 Cups	5	0	Wayfair	1	\$39.88	\$39.88	9.75%	\$3.86	\$43.77	45%	\$19.70	\$0.00	\$24.07	\$0.00	\$0.00	\$0.00
22	Kitchen	Decorative Tea Pot Glazed Pottery 10in Size	5	0	Wayfair	1	\$14.95	\$14.95	9.75%	\$1.46	\$16.41	23%	\$3.95	\$0.00	\$12.46	\$0.00	\$0.00	\$0.00
23	Kitchen	Frying Pan Fairbairne 10.5in Diameter	5	0	Wayfair	1	\$99.95	\$99.95	9.75%	\$9.75	\$109.70	23%	\$24.48	\$0.00	\$85.02	\$0.00	\$0.00	\$0.00
24	Kitchen	Cooking Wok Fairbairne With Lid	5	0	Wayfair	1	\$24.99	\$24.99	9.75%	\$2.44	\$27.43	33%	\$8.91	\$0.00	\$18.52	\$0.00	\$0.00	\$0.00
25	Kitchen	Square Shape Cast Iron Pan Bin Beyond	7	0	Bed Bath & Beyond	1	\$59.99	\$59.99	9.75%	\$5.85	\$65.84	48%	\$31.27	\$0.00	\$34.57	\$0.00	\$0.00	\$0.00
26	Kitchen	Pep Cori Cooking Pot Aluminum Wood Handle	10	0	Wayfair	1	\$24.99	\$24.99	9.75%	\$2.44	\$27.43	13%	\$3.43	\$0.00	\$24.00	\$0.00	\$0.00	\$0.00
27	Kitchen	Pepper Grinder Wood	3	0	Bed Bath & Beyond	1	\$24.99	\$24.99	9.75%	\$2.44	\$27.43	8%	\$0.82	\$0.00	\$10.14	\$0.00	\$0.00	\$0.00
28	Kitchen	Cheese Grater Fairbairne	2	0	Wayfair	1	\$9.95	\$9.95	9.75%	\$0.97	\$10.92	25%	\$6.59	\$0.00	\$19.75	\$0.00	\$0.00	\$0.00
29	Kitchen	Decorative Candy Dish Ceramic Shape Of Peppier	3	0	Overland Trading	3	\$8.00	\$24.00	9.75%	\$2.34	\$26.34	25%	\$6.59	\$0.00	\$19.75	\$0.00	\$0.00	\$0.00
30	Kitchen	Serving Tongues Metal 2 Piece Set Bakkers And Chet's	3	0	Wayfair	1	\$45.90	\$45.90	9.75%	\$4.48	\$50.38	25%	\$12.60	\$0.00	\$37.78	\$0.00	\$0.00	\$0.00
31	Kitchen	Yogh Blade Acrylic Knife Bin Plastic Handle	1	0	Bed Bath & Beyond	1	\$51.99	\$51.99	9.75%	\$5.07	\$57.06	5%	\$2.05	\$0.00	\$54.21	\$0.00	\$0.00	\$0.00
32	Kitchen	Meat Cleaver Stainless Wood Handle 10in	5	0	Wayfair	1	\$48.78	\$48.78	9.75%	\$4.78	\$53.54	23%	\$12.05	\$0.00	\$41.49	\$0.00	\$0.00	\$0.00
33	Kitchen	Vegetable Peeler Cast Nylon	3	0	Williams Sonoma Beyond	1	\$4.00	\$4.00	9.75%	\$0.39	\$4.39	50%	\$2.20	\$0.00	\$2.19	\$0.00	\$0.00	\$0.00
34	Kitchen	Rubber Spatula 10in	3	0	Bed Bath & Beyond	1	\$7.99	\$7.99	9.75%	\$0.78	\$8.77	50%	\$4.38	\$0.00	\$4.38	\$0.00	\$0.00	\$0.00
35	Kitchen	Pier Knife 10in Blade Hard Plastic Handle	5	0	Wayfair	1	\$38.50	\$38.50	9.75%	\$3.72	\$42.20	45%	\$28.88	\$0.00	\$33.31	\$0.00	\$0.00	\$0.00
36	Kitchen	Break Carving Knife Forever Sharp Serrated Stainless Steel 14in	3	0	Home Marten	1	\$57.08	\$57.08	9.75%	\$5.57	\$62.65	25%	\$15.68	\$0.00	\$46.98	\$0.00	\$0.00	\$0.00
37	Kitchen	Paring Knife Forever Sharp Tin Blade Stainless Steel	5	0	Wayfair	1	\$39.95	\$39.95	9.75%	\$3.90	\$43.85	23%	\$9.87	\$0.00	\$33.98	\$0.00	\$0.00	\$0.00
38	Kitchen	Carving Knife Bakkers And Chet's 6in Blade Plastic Handle	3	0	Wayfair	1	\$64.95	\$64.95	9.75%	\$6.33	\$71.28	45%	\$32.08	\$0.00	\$39.20	\$0.00	\$0.00	\$0.00
39	Kitchen	Chop Sticks Bamboo Wood 2 Piece Set	1	0	Bed Bath & Beyond	1	\$11.98	\$11.98	5.50%	\$0.11	\$12.09	0%	\$0.00	\$0.00	\$12.09	\$0.00	\$0.00	\$0.00
40	Kitchen	ALLOWANCE Paper Goods	0	0		1	\$30.00	\$30.00	0.00%	\$0.00	\$30.00	0%	\$0.00	\$0.00	\$30.00	\$0.00	\$0.00	\$0.00
41	Kitchen	Measuring Cup 4 Piece Set Good Cook	3	0	Bed Bath & Beyond	1	\$19.99	\$19.99	9.75%	\$1.95	\$21.94	50%	\$10.97	\$0.00	\$10.97	\$0.00	\$0.00	\$0.00
42	Kitchen	Measuring Cup One 4 Piece Set Plastic	3	0	Wayfair	1	\$7.99	\$7.99	5.75%	\$0.78	\$8.77	50%	\$4.38	\$0.00	\$4.38	\$0.00	\$0.00	\$0.00

Line	Room	Description of Item	Age (Yr)	Source	Qty	Repair Cost Per Item	Total Replacement Cost	Tax Rate	Tax Amount	Total Replacement Cost Including Tax	Total Depreciation %	Total Depreciation Including Tax	Actual Cash Value (ACV)	Item Limit Overage	ACV After Item Limit Including Tax	Receipt Amount	Accountable Payoff	Limit
44	Kitchen	Swanair Stainless 6in	2	O'Wright	1	\$21.88	\$21.88	9.75%	\$2.11	\$24.00	13%	\$3.12	\$17.88	\$0.00	\$17.88	\$0.00	\$0.00	\$0.00
45	Kitchen	Garb Cleaner Peds Wire Braided Wood Handle	2	O'Wright	1	\$18.32	\$18.32	9.75%	\$1.78	\$20.10	13%	\$2.61	\$17.49	\$0.00	\$17.49	\$0.00	\$0.00	\$0.00
46	Kitchen	Wine Bottle Stopper Metal 4 Piece Set	2	O'Wright	1	\$39.96	\$39.96	9.75%	\$3.90	\$43.86	39%	\$17.11	\$26.75	\$0.00	\$26.75	\$0.00	\$0.00	\$0.00
47	Kitchen	Plastic Serving Spoon One 8in	2	O'Wright	1	\$6.99	\$6.99	9.75%	\$0.68	\$7.67	0%	\$0.00	\$7.67	\$0.00	\$7.67	\$0.00	\$0.00	\$0.00
48	Kitchen	Round Pedal Oxo Stainless Wood Handle 5 1/2in	3	O'Wright	2	\$8.99	\$17.98	9.75%	\$1.75	\$19.73	13%	\$2.57	\$17.16	\$0.00	\$17.16	\$0.00	\$0.00	\$0.00
49	Kitchen	Mini Crusher Wood 5in	2	O'Wright	1	\$62.95	\$62.95	9.75%	\$6.14	\$69.09	9%	\$5.58	\$63.51	\$0.00	\$63.51	\$0.00	\$0.00	\$0.00
50	Kitchen	Ice Cream Scooper Plastic	2	O'Wright	1	\$2.49	\$2.49	5.50%	\$0.14	\$2.63	0%	\$0.00	\$2.63	\$0.00	\$2.63	\$0.00	\$0.00	\$0.00
51	Kitchen	Kitchen Slicer 6 1/2in	2	O'Wright	1	\$13.99	\$13.99	9.75%	\$1.36	\$15.35	9%	\$1.35	\$14.00	\$0.00	\$14.00	\$0.00	\$0.00	\$0.00
52	Kitchen	Measuring Cup Pirax Glass 2 Cup Size	3	O'Wright	1	\$9.98	\$9.98	9.75%	\$0.97	\$10.95	13%	\$1.37	\$9.58	\$0.00	\$9.58	\$0.00	\$0.00	\$0.00
53	Kitchen	Measuring Cup Pirax Glass 2 Cup Size	3	O'Wright	1	\$4.99	\$4.99	9.75%	\$0.49	\$5.48	39%	\$2.14	\$3.34	\$0.00	\$3.34	\$0.00	\$0.00	\$0.00
54	Kitchen	Spray Bottle 16oz Plastic	2	O'Wright	1	\$4.52	\$4.52	9.75%	\$0.44	\$4.96	0%	\$0.00	\$4.96	\$0.00	\$4.96	\$0.00	\$0.00	\$0.00
55	Kitchen	Food Vacuum With Freezer Bag Reynolds	1	O'Wright	1	\$2.96	\$2.96	9.75%	\$0.29	\$3.25	5%	\$0.16	\$3.11	\$0.00	\$3.11	\$0.00	\$0.00	\$0.00
56	Kitchen	Gourmet Decorating Kit Startin	1	O'Wright	2	\$12.00	\$24.00	9.75%	\$2.34	\$26.34	50%	\$13.17	\$13.17	\$0.00	\$13.17	\$0.00	\$0.00	\$0.00
57	Kitchen	Flaky Decorating Kit Williams-Sonoma 10 Piece Set	1	O'Wright	1	\$12.00	\$12.00	5.50%	\$0.66	\$12.66	0%	\$0.00	\$12.66	\$0.00	\$12.66	\$0.00	\$0.00	\$0.00
58	Kitchen	Decorative Glass Vase 12in	3	O'Wright	3	\$9.99	\$29.97	9.75%	\$3.89	\$33.86	25%	\$8.22	\$25.64	\$0.00	\$25.64	\$0.00	\$0.00	\$0.00
59	Kitchen	Ice Cream Scooper Patented Chef	2	O'Wright	2	\$15.00	\$30.00	5.50%	\$1.65	\$31.65	0%	\$0.00	\$31.65	\$0.00	\$31.65	\$0.00	\$0.00	\$0.00
60	Kitchen	Stainless Steel 6 Piece One	3	O'Wright	1	\$17.98	\$17.98	9.75%	\$1.76	\$19.74	25%	\$4.92	\$14.82	\$0.00	\$14.82	\$0.00	\$0.00	\$0.00
61	Kitchen	Drill Wire Set Oxo Stainless 4 1/2 Piece	2	O'Wright	1	\$99.99	\$99.99	9.75%	\$9.75	\$109.74	0%	\$0.00	\$109.74	\$0.00	\$109.74	\$0.00	\$0.00	\$0.00
62	Kitchen	Butter Knife Set Stainless With Plastic Handle 4 Piece	3	O'Wright	1	\$8.12	\$8.12	9.75%	\$0.79	\$8.91	13%	\$1.11	\$7.80	\$0.00	\$7.80	\$0.00	\$0.00	\$0.00
63	Kitchen	Butter Knife Set Stainless With Plastic Handle 4 Piece	6	O'Wright	1	\$63.40	\$63.40	9.75%	\$6.18	\$69.58	50%	\$34.79	\$34.79	\$0.00	\$34.79	\$0.00	\$0.00	\$0.00
64	Kitchen	Cake Serving Fork 12in	5	O'Wright	2	\$20.50	\$41.00	9.75%	\$4.00	\$45.00	45%	\$20.25	\$24.75	\$0.00	\$24.75	\$0.00	\$0.00	\$0.00
65	Kitchen	Gourmet Meat Slicing Fork 3 Prong Wood Handle 12in	5	O'Wright	1	\$17.00	\$17.00	9.75%	\$1.66	\$18.66	45%	\$8.40	\$10.26	\$0.00	\$10.26	\$0.00	\$0.00	\$0.00
66	Kitchen	Cutlery Knife Set 12in 3in Blade 3in Handle 4 Piece Set	3	O'Wright	1	\$26.34	\$26.34	9.75%	\$2.57	\$28.91	25%	\$7.22	\$21.69	\$0.00	\$21.69	\$0.00	\$0.00	\$0.00
67	Kitchen	Plastic 8oz Storage Containers 30 Size Rubbermaid Plastic 1000 Lb	5	O'Wright	1	\$6.65	\$6.65	9.75%	\$0.65	\$7.30	45%	\$3.29	\$4.01	\$0.00	\$4.01	\$0.00	\$0.00	\$0.00
68	Kitchen	Sugar Dish Ceramic With Lid 6in	5	O'Wright	1	\$19.95	\$19.95	9.75%	\$1.95	\$21.90	45%	\$9.87	\$12.03	\$0.00	\$12.03	\$0.00	\$0.00	\$0.00
69	Kitchen	Decorative Napkin Set 4 Piece	5	O'Wright	2	\$9.59	\$19.18	9.75%	\$1.87	\$21.05	50%	\$10.53	\$10.52	\$0.00	\$10.52	\$0.00	\$0.00	\$0.00
70	Kitchen	Coffee Pot Glass 12 Cup	5	O'Wright	2	\$11.59	\$23.18	9.75%	\$2.26	\$25.44	45%	\$11.45	\$13.99	\$0.00	\$13.99	\$0.00	\$0.00	\$0.00
71	Kitchen	Coffee Sheet Aluminum 12x16in	7	O'Wright	3	\$6.99	\$20.97	9.75%	\$2.92	\$23.89	50%	\$16.45	\$16.44	\$0.00	\$16.44	\$0.00	\$0.00	\$0.00
72	Kitchen	Broiler Pan 12x15in	5	O'Wright	1	\$14.99	\$14.99	9.75%	\$1.46	\$16.45	45%	\$7.40	\$9.05	\$0.00	\$9.05	\$0.00	\$0.00	\$0.00
73	Kitchen	Rice Cooker Aroma 4x6x10	3	O'Wright	1	\$27.66	\$27.66	9.75%	\$2.70	\$30.36	15%	\$4.40	\$25.96	\$0.00	\$25.96	\$0.00	\$0.00	\$0.00
74	Kitchen	Rolling Pin Wood 5 1/2in	3	O'Wright	1	\$14.42	\$14.42	9.75%	\$1.40	\$15.82	50%	\$7.91	\$7.91	\$0.00	\$7.91	\$0.00	\$0.00	\$0.00
75	Kitchen	Trash Compactor Kitchen Aid Stainless Steel	5	O'Wright	1	\$74.59	\$74.59	9.75%	\$7.28	\$81.87	33%	\$26.52	\$55.35	\$0.00	\$55.35	\$0.00	\$0.00	\$0.00
76	Kitchen	Cat Iron Staller Oval Shaped 8in	7	O'Wright	1	\$15.89	\$15.89	9.75%	\$1.55	\$17.44	33%	\$5.67	\$11.77	\$0.00	\$11.77	\$0.00	\$0.00	\$0.00
77	Kitchen	Pot And Pan Set Rivers Aluminum 10 Piece	7	O'Wright	1	\$129.54	\$129.54	9.75%	\$12.63	\$142.17	33%	\$46.21	\$95.96	\$0.00	\$95.96	\$0.00	\$0.00	\$0.00
78	Kitchen	Frying Pan 12in Pans Oven	3	O'Wright	1	\$25.95	\$25.95	9.75%	\$2.53	\$28.48	13%	\$3.56	\$24.92	\$0.00	\$24.92	\$0.00	\$0.00	\$0.00
79	Kitchen	Stainless Pan Members Mark 8in	5	O'Wright	1	\$74.59	\$74.59	9.75%	\$7.31	\$81.90	23%	\$18.52	\$63.38	\$0.00	\$63.38	\$0.00	\$0.00	\$0.00
80	Kitchen	Revol Stainless Metal 10 Piece Set	3	O'Wright	2	\$4.00	\$8.00	9.75%	\$0.78	\$8.78	13%	\$1.14	\$7.64	\$0.00	\$7.64	\$0.00	\$0.00	\$0.00
81	Kitchen	Cheese Grater 1 Solid Stainless	3	O'Wright	1	\$9.99	\$9.99	9.75%	\$0.97	\$10.96	13%	\$1.37	\$9.59	\$0.00	\$9.59	\$0.00	\$0.00	\$0.00
82	Kitchen	Dressing Glass Short Stemmed 4 Piece Set	3	O'Wright	1	\$19.80	\$19.80	9.75%	\$1.93	\$21.73	25%	\$5.43	\$16.30	\$0.00	\$16.30	\$0.00	\$0.00	\$0.00
83	Kitchen	Serving Tray Metal House In The Country	3	O'Wright	1	\$27.90	\$27.90	9.75%	\$2.72	\$30.62	25%	\$7.66	\$22.96	\$0.00	\$22.96	\$0.00	\$0.00	\$0.00
84	Kitchen	Mixing Bowl Stainless Steel 12in	5	O'Wright	1	\$98.10	\$98.10	9.75%	\$9.58	\$107.68	23%	\$24.22	\$83.46	\$0.00	\$83.46	\$0.00	\$0.00	\$0.00
85	Kitchen	Paper Towel Holder Rod Iron Upright	2	O'Wright	1	\$14.97	\$14.97	9.75%	\$1.46	\$16.43	26%	\$4.27	\$12.16	\$0.00	\$12.16	\$0.00	\$0.00	\$0.00
86	Kitchen	Deep Fryer Basket Winco Metal Wood Handle	3	O'Wright	2	\$31.75	\$63.50	9.75%	\$6.19	\$69.69	25%	\$17.42	\$52.27	\$0.00	\$52.27	\$0.00	\$0.00	\$0.00
87	Kitchen	Coaster Mesh Wire 8in Diameter	7	O'Wright	4	\$10.00	\$40.00	9.75%	\$3.90	\$43.90	50%	\$21.95	\$21.95	\$0.00	\$21.95	\$0.00	\$0.00	\$0.00

PROPERTY ITEMIZATION										1675551									
Client: [REDACTED] Parcel: [REDACTED] Utility and Sewer																			
Line	Room	Description of Item	Age (Y)	Age (M)	Source	Qty	Replace Cost Per Item	Total Replacement Cost	Tax Rate	Tax Amount	Total Replacement Cost Including Tax	Total Depreciation Amount	Total Depreciation %	Actual Cash Value (ACV)	Item Limit Overage	ACV After Item Limit Including Tax	Receipt Amount	Recoverable Payout	Limit
87	Kitchen	Colander Plastic 10in	5	0	Bed Bath & Beyond	1	\$9.99	\$9.99	9.75%	\$0.97	\$10.96	\$5.48	50%	\$5.48	\$0.00	\$5.48	\$0.00	\$0.00	\$0.00
88	Kitchen	Bar Stool Solid Wood Base Saddle Cushion Seat Horseshoe Strapped Back High End Quality	5	0	Wayfair	4	\$219.00	\$876.00	9.75%	\$85.41	\$961.41	\$302.84	32%	\$658.57	\$0.00	\$658.57	\$0.00	\$0.00	\$0.00
89	Kitchen	Storage Cabinet Solid Wood 2 Doors Open On Bottom Victorian Era Style High End Quality	10	0	Wayfair	1	\$389.00	\$389.00	9.75%	\$37.93	\$426.93	\$213.47	50%	\$213.46	\$0.00	\$213.46	\$0.00	\$0.00	\$0.00
90	Kitchen	Nicholson Table Solid Oak Wood Oval In Shape Victorian Style Design High End Quality	7	0	Thomsonville	1	\$1,929.00	\$1,929.00	9.75%	\$188.08	\$2,117.08	\$983.27	46%	\$1,133.81	\$0.00	\$1,133.81	\$0.00	\$0.00	\$0.00
91	Kitchen	Chair Solid Wood Palm Curved Seat Wood Curved Back Wood Curved Arms	7	0	Wayfair	2	\$1,019.00	\$2,038.00	9.75%	\$198.71	\$2,236.71	\$1,017.70	46%	\$1,219.01	\$0.00	\$1,219.01	\$0.00	\$0.00	\$0.00
92	Kitchen	Chair Solid Wood Palm Curved Seat Wood Curved Back Wood Curved Arms	7	0	Wayfair	4	\$126.00	\$504.00	9.75%	\$49.52	\$553.52	\$255.67	46%	\$306.25	\$0.00	\$306.25	\$0.00	\$0.00	\$0.00
93	Kitchen	Barrel Table 4 Drawers Maple Full Out Solid Wood 2 Drawers Up Top That Pulls Out 2 Doors On Bottom That Swing Open Victorian Era Design High End Quality	10	0	Wayfair	1	\$1,199.99	\$1,199.99	9.75%	\$117.00	\$1,316.99	\$658.50	50%	\$658.49	\$0.00	\$658.49	\$0.00	\$0.00	\$0.00
94	Kitchen	Decorative Framed Print Boy And Girl That Break A Piece For Orange Gold Design Frame 48x32in	7	0	Acclum	1	\$449.99	\$449.99	9.75%	\$43.92	\$493.91	\$127.98	25%	\$365.93	\$0.00	\$365.93	\$0.00	\$0.00	\$0.00
95	Kitchen	Candle Sticks 12in	11	0	OCS	11	\$11.00	\$121.00	9.75%	\$11.07	\$132.07	\$9.05	25%	\$9.05	\$0.00	\$9.05	\$0.00	\$0.00	\$0.00
96	Kitchen	Decorative Pottery Vase Resin 16in Tall	7	0	Christmas Central	1	\$179.99	\$179.99	9.75%	\$17.55	\$197.54	\$98.77	50%	\$98.77	\$0.00	\$98.77	\$0.00	\$0.00	\$0.00
97	Kitchen	Scrolled Candle Jars Yankee Candle 20oz	2	0	OCS	1	\$25.99	\$25.99	9.75%	\$2.53	\$28.52	\$7.13	25%	\$21.39	\$0.00	\$21.39	\$0.00	\$0.00	\$0.00
98	Kitchen	Yale Style Decorative Candles Non Scented 8in	1	0	Bed Bath & Beyond	2	\$8.99	\$17.98	9.75%	\$1.75	\$19.73	\$4.83	25%	\$14.90	\$0.00	\$14.90	\$0.00	\$0.00	\$0.00
99	Kitchen	Valley Bell Mexico	1	0	OCS	1	\$59.99	\$59.99	9.75%	\$5.85	\$65.84	\$32.92	50%	\$32.92	\$0.00	\$32.92	\$0.00	\$0.00	\$0.00
100	Kitchen	Men's House Sopper Skivvies	1	0	Wayfair	1	\$38.00	\$38.00	9.75%	\$3.71	\$41.71	\$6.38	15%	\$35.33	\$0.00	\$35.33	\$0.00	\$0.00	\$0.00
101	Kitchen	Decorative Picture Frame Plastic Frame Holds 4 4x6in Photos	5	0	Bed Bath & Beyond	1	\$14.99	\$14.99	9.75%	\$1.46	\$16.45	\$1.65	10%	\$14.80	\$0.00	\$14.80	\$0.00	\$0.00	\$0.00
102	Kitchen	Framed Print Temple Of Jupiter Tonans Resin 22x18in	7	0	OCS	1	\$123.49	\$123.49	9.75%	\$12.04	\$135.53	\$0.00	0%	\$135.53	\$0.00	\$135.53	\$0.00	\$0.00	\$0.00
103	Kitchen	Punch Bowl Cut Glass 10in Diameter	5	0	OCS	1	\$59.99	\$59.99	9.75%	\$5.85	\$65.84	\$32.92	25%	\$51.03	\$0.00	\$51.03	\$0.00	\$0.00	\$0.00
104	Kitchen	Corless Telephone Unit	1	0	OCS	1	\$119.99	\$119.99	9.75%	\$11.70	\$131.69	\$98.77	25%	\$98.77	\$0.00	\$98.77	\$0.00	\$0.00	\$0.00
105	Kitchen	Decorative Picture Frame Plastic Frame Holds 4x6in Photo	5	0	OCS	1	\$4.99	\$4.99	9.75%	\$0.49	\$5.48	\$1.46	10%	\$4.02	\$0.00	\$4.02	\$0.00	\$0.00	\$0.00
106	Kitchen	Decorative Picture Frame Plastic Frame Holds 5x7in Photo	5	0	OCS	3	\$21.99	\$65.97	9.75%	\$6.43	\$72.40	\$7.24	10%	\$65.16	\$0.00	\$65.16	\$0.00	\$0.00	\$0.00
107	Kitchen	Decorative Candy Dish Cut Glass Pedestal Style	5	0	OCS	1	\$14.99	\$14.99	9.75%	\$1.46	\$16.45	\$1.65	45%	\$9.05	\$0.00	\$9.05	\$0.00	\$0.00	\$0.00
108	Kitchen	Decorative Vase Resin Pedestal Design With Two Handles 10in	5	0	Wayfair	1	\$80.99	\$80.99	9.75%	\$7.87	\$88.86	\$39.85	45%	\$49.01	\$0.00	\$49.01	\$0.00	\$0.00	\$0.00
109	Kitchen	Secretary Desk Wood Framed Marble Top 7 Drawers On Each Side 5 Drawers In Middle	5	0	Wayfair	1	\$1,029.00	\$1,029.00	9.75%	\$100.33	\$1,129.33	\$355.74	32%	\$773.59	\$0.00	\$773.59	\$0.00	\$0.00	\$0.00
110	Kitchen	Flashlight Gummy Plastic 8in	3	0	OCS	1	\$9.99	\$9.99	9.75%	\$0.97	\$10.96	\$5.48	50%	\$5.48	\$0.00	\$5.48	\$0.00	\$0.00	\$0.00
111	Pantry	Microwave Panasonic Genius Prestige Stainless Steel	5	0	Bed Bath & Beyond	1	\$524.50	\$524.50	9.75%	\$51.14	\$575.64	\$331.33	32%	\$394.31	\$0.00	\$394.31	\$0.00	\$0.00	\$0.00
112	Pantry	Toaster Back To Backs 2 Slice	1	0	Walmart	1	\$34.00	\$34.00	9.75%	\$3.32	\$37.32	\$1.87	5%	\$35.45	\$0.00	\$35.45	\$0.00	\$0.00	\$0.00
113	Pantry	Dry Cereal Containers Bubbler SQ With Lid	2	0	OCS & Bed Bath & Beyond	6	\$18.99	\$113.94	9.75%	\$11.08	\$125.02	\$106.07	15%	\$106.07	\$0.00	\$106.07	\$0.00	\$0.00	\$0.00
114	Pantry	Plastic Food Storage Containers 12x6x3in	3	0	Target	3	\$11.99	\$35.97	9.75%	\$3.51	\$39.48	\$0.00	0%	\$39.48	\$0.00	\$39.48	\$0.00	\$0.00	\$0.00
115	Pantry	Storage Box Aero Bins 12x4x8in	2	0	Walmart	10	\$45.99	\$459.90	9.75%	\$44.45	\$504.35	\$52.54	11%	\$447.81	\$0.00	\$447.81	\$0.00	\$0.00	\$0.00
116	Pantry	Smoothie Maker Smoothie Pro 600	1	0	Walmart	1	\$24.97	\$24.97	9.75%	\$2.43	\$27.40	\$1.37	5%	\$26.03	\$0.00	\$26.03	\$0.00	\$0.00	\$0.00
117	Pantry	Coffee Maker Moka	3	0	Bed Bath & Beyond	1	\$12.99	\$12.99	9.75%	\$1.27	\$14.26	\$3.57	25%	\$10.69	\$0.00	\$10.69	\$0.00	\$0.00	\$0.00
118	Pantry	Fight Dish And Setup Cast Iron And Wood	5	0	Cooking.com	2	\$32.99	\$65.98	9.75%	\$6.45	\$72.43	\$32.95	45%	\$39.48	\$0.00	\$39.48	\$0.00	\$0.00	\$0.00
119	Pantry	Tea Kettle Cast Iron	5	0	Wayfair	1	\$66.00	\$66.00	9.75%	\$6.44	\$72.44	\$32.60	15%	\$59.84	\$0.00	\$59.84	\$0.00	\$0.00	\$0.00
120	Pantry	Deep Fryer Fry Daddy Small	3	0	Wayfair	1	\$32.99	\$32.99	9.75%	\$3.22	\$36.21	\$9.05	25%	\$27.16	\$0.00	\$27.16	\$0.00	\$0.00	\$0.00
121	Pantry	Slow Cooker 2Qt Proctor Silex	5	0	Walmart	1	\$24.88	\$24.88	9.75%	\$2.43	\$27.31	\$6.14	23%	\$21.17	\$0.00	\$21.17	\$0.00	\$0.00	\$0.00
122	Pantry	Electric Steamer / Smeolder / Saled Shooner Presto	10	0	Bed Bath & Beyond	1	\$34.99	\$34.99	9.75%	\$3.41	\$38.40	\$19.20	50%	\$19.20	\$0.00	\$19.20	\$0.00	\$0.00	\$0.00
123	Pantry	Food Chopper Euro Chopper	2	0	Walgreens	2	\$14.99	\$29.98	9.75%	\$2.92	\$32.90	\$4.94	15%	\$27.96	\$0.00	\$27.96	\$0.00	\$0.00	\$0.00
124	Pantry	Rice Cooker National 2Qt	5	0	OCS	1	\$85.08	\$85.08	9.75%	\$8.30	\$93.38	\$42.02	45%	\$51.36	\$0.00	\$51.36	\$0.00	\$0.00	\$0.00
125	Pantry	Food Processor Major Brand	1	0	Bed Bath & Beyond	1	\$174.99	\$174.99	9.75%	\$17.06	\$192.05	\$95.00	5%	\$182.45	\$0.00	\$182.45	\$0.00	\$0.00	\$0.00
126	Pantry	Pasta Strainer Large Stainless	1	0	Walmart	1	\$71.10	\$71.10	9.75%	\$6.93	\$78.03	\$7.80	10%	\$70.23	\$0.00	\$70.23	\$0.00	\$0.00	\$0.00
127	Pantry	Salt And Pepper Shaker Ceramic	3	0	Pottery Barn	3	\$12.00	\$36.00	9.75%	\$3.51	\$39.51	\$9.88	25%	\$29.63	\$0.00	\$29.63	\$0.00	\$0.00	\$0.00
128	Pantry	Baking Dish Ceramic Glass With Lid SQ Andor H30000	3	0	FernandMedic.com	1	\$14.99	\$14.99	9.75%	\$1.46	\$16.45	\$4.11	25%	\$12.34	\$0.00	\$12.34	\$0.00	\$0.00	\$0.00
129	Pantry	Frying Pan Gourmet Collection 12in Forcelain Enamel	3	0	Walmart	1	\$29.97	\$29.97	9.75%	\$2.92	\$32.89	\$4.11	13%	\$28.78	\$0.00	\$28.78	\$0.00	\$0.00	\$0.00
130	Pantry	Wine Rack Teak Wood 8 Bottles Of Wine	2	0	Walmart	1	\$19.97	\$19.97	9.75%	\$1.95	\$21.92	\$3.29	15%	\$18.63	\$0.00	\$18.63	\$0.00	\$0.00	\$0.00

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131	Pantry	Food Storage Container 20 Piece Set Rubbermaid	1	Q Hager	1	\$19.99	\$19.99	9.75%	\$1.95	\$21.94	\$0.00	0%	\$21.94	\$0.00	\$21.94	\$0.00	\$0.00	\$0.00
132	Pantry	Fondue Maker Cooker Stainless	5	Q Target	1	\$73.19	\$73.19	9.75%	\$7.14	\$80.33	\$0.00	23%	\$62.26	\$0.00	\$62.26	\$0.00	\$0.00	\$0.00
133	Pantry	Circular Cake Pan Aluminum 9in	4	Q Walmart	4	\$15.00	\$60.00	9.75%	\$5.94	\$65.94	\$0.00	50%	\$33.00	\$0.00	\$33.00	\$0.00	\$0.00	\$0.00
134	Pantry	Coffee Maker Gourmet Wizard	3	Q Walmart	1	\$34.88	\$34.88	9.75%	\$3.40	\$38.28	\$0.00	25%	\$28.71	\$0.00	\$28.71	\$0.00	\$0.00	\$0.00
135	Pantry	Food Chopper Surberdon Olive	5	Q Bed Bath & Beyond	1	\$9.99	\$9.99	9.75%	\$0.97	\$10.96	\$0.00	45%	\$6.03	\$0.00	\$6.03	\$0.00	\$0.00	\$0.00
136	Pantry	Cooker Jar Cook The Grouch Porcelain 16in	10	Q Oldards	2	\$55.00	\$110.00	9.75%	\$6.34	\$116.34	\$0.00	50%	\$58.67	\$0.00	\$58.67	\$0.00	\$0.00	\$0.00
137	Pantry	Stoneware Baking Dish 8in	4	Q Corning.com	5	\$49.95	\$249.75	9.75%	\$24.35	\$274.10	\$0.00	35%	\$178.16	\$0.00	\$178.16	\$0.00	\$0.00	\$0.00
138	Pantry	Baking Dish Pyrex 905in	2	Q Walmart	1	\$12.34	\$12.34	9.75%	\$1.20	\$13.54	\$0.00	15%	\$11.51	\$0.00	\$11.51	\$0.00	\$0.00	\$0.00
139	Pantry	Ceramic Soup Bowl Ceramic 6 Piece Set	5	Q Wayfair	1	\$28.95	\$28.95	9.75%	\$2.82	\$31.77	\$0.00	23%	\$24.62	\$0.00	\$24.62	\$0.00	\$0.00	\$0.00
140	Pantry	Micro Toaster Round	2	Q Sears	1	\$29.99	\$29.99	9.75%	\$2.92	\$32.91	\$0.00	15%	\$27.97	\$0.00	\$27.97	\$0.00	\$0.00	\$0.00
141	Pantry	Pick & Pocket Pocket Sandwich Maker	7	Q Wayfair	1	\$17.99	\$17.99	9.75%	\$1.75	\$19.74	\$0.00	50%	\$9.87	\$0.00	\$9.87	\$0.00	\$0.00	\$0.00
142	Pantry	Toaster Machine Oster Snow Flake	15	Q Walmart	1	\$99.00	\$99.00	9.75%	\$9.65	\$108.65	\$0.00	50%	\$54.33	\$0.00	\$54.33	\$0.00	\$0.00	\$0.00
143	Pantry	Serving Dish Plastic Shaped Like Sea Shell 15in	5	Q Westar Restaurant Store	1	\$16.48	\$16.48	9.75%	\$1.61	\$18.10	\$0.00	45%	\$9.95	\$0.00	\$9.95	\$0.00	\$0.00	\$0.00
144	Pantry	Grid Cheese Maker Oster	10	Q Best Buy	1	\$25.99	\$25.99	9.75%	\$2.53	\$28.52	\$0.00	50%	\$14.26	\$0.00	\$14.26	\$0.00	\$0.00	\$0.00
145	Pantry	Reamer Vase Oak Glass 12in	5	Q Target	8	\$11.15	\$89.20	9.75%	\$8.70	\$97.90	\$0.00	45%	\$53.84	\$0.00	\$53.84	\$0.00	\$0.00	\$0.00
146	Pantry	ALLOWANCE Dry Goods	0	Q	1	\$300.00	\$300.00	0.00%	\$0.00	\$300.00	\$0.00	0%	\$300.00	\$0.00	\$300.00	\$0.00	\$0.00	\$0.00
147	Pantry	Storage Shelf Solid Wood 5 Tier 6P Tall	5	Q Sears	1	\$139.92	\$139.92	9.75%	\$13.64	\$153.56	\$0.00	45%	\$84.46	\$0.00	\$84.46	\$0.00	\$0.00	\$0.00
148	Utility Room	Toilet Ben Waterless	2	Q Lowes	1	\$90.58	\$90.58	9.75%	\$8.83	\$99.41	\$0.00	6%	\$91.58	\$0.00	\$91.58	\$0.00	\$0.00	\$0.00
149	Utility Room	249 Utility Room	0	Q	1	\$200.00	\$200.00	0.00%	\$0.00	\$200.00	\$0.00	0%	\$200.00	\$0.00	\$200.00	\$0.00	\$0.00	\$0.00
150	Utility Room	Storage Freezer Upright Refrigerator Gallery	2	Q Best Buy	1	\$579.99	\$579.99	9.75%	\$56.55	\$636.54	\$0.00	11%	\$569.70	\$0.00	\$569.70	\$0.00	\$0.00	\$0.00
151	Utility Room	ALLOWANCE Fmt Supplies	0	Q	1	\$200.00	\$200.00	0.00%	\$0.00	\$200.00	\$0.00	0%	\$200.00	\$0.00	\$200.00	\$0.00	\$0.00	\$0.00
152	Utility Room	Car Battery Charger Inada 12 Volt	2	Q Food King	1	\$799.99	\$799.99	9.75%	\$78.00	\$877.99	\$0.00	45%	\$482.89	\$0.00	\$482.89	\$0.00	\$0.00	\$0.00
153	Utility Room	Cordless Latex Block And Backer 401200	2	Q Home Depot	1	\$22.70	\$22.70	9.75%	\$2.21	\$24.91	\$0.00	8%	\$23.04	\$0.00	\$23.04	\$0.00	\$0.00	\$0.00
154	Utility Room	Golf Club Acrylic 7 Pocket Set	7	Q Sports Authority	1	\$399.99	\$399.99	9.75%	\$39.00	\$438.99	\$0.00	50%	\$219.50	\$0.00	\$219.50	\$0.00	\$0.00	\$0.00
155	Utility Room	Long Neck Lighters	1	Q Sears	2	\$5.69	\$11.38	9.75%	\$1.11	\$12.49	\$0.00	5%	\$11.87	\$0.00	\$11.87	\$0.00	\$0.00	\$0.00
156	Utility Room	Beach Cooler Igloo Small Set	4	Q Target	1	\$79.99	\$79.99	9.75%	\$7.80	\$87.79	\$0.00	45%	\$48.26	\$0.00	\$48.26	\$0.00	\$0.00	\$0.00
157	Utility Room	Food Serving Trays Plastic 4 Piece Set	2	Q Westar Restaurant Store	1	\$5.27	\$5.27	9.75%	\$0.51	\$5.78	\$0.00	15%	\$4.91	\$0.00	\$4.91	\$0.00	\$0.00	\$0.00
158	Dining Room	Dining Room Table Solid Wood Seats 10 People Comfort Furniture	7	Q Walmart	1	\$4,498.00	\$4,498.00	9.75%	\$438.56	\$4,936.56	\$0.00	46%	\$2,446.13	\$0.00	\$2,446.13	\$0.00	\$0.00	\$0.00
159	Dining Room	Dining Room Chairs Comfort Furniture Wood Framed Welded Foam Cushioned Seat Wood Back No Arms	6	Q Walmart	6	\$297.00	\$1,782.00	9.75%	\$173.96	\$1,955.96	\$0.00	46%	\$1,148.31	\$0.00	\$1,148.31	\$0.00	\$0.00	\$0.00
160	Dining Room	Dining Room 2 Chairs Comfort Furniture Wood Framed Welded Foam Cushioned Seat Wood Back No Arms	7	Q Walmart	2	\$49.50	\$99.00	9.75%	\$9.66	\$108.66	\$0.00	46%	\$59.44	\$0.00	\$59.44	\$0.00	\$0.00	\$0.00
161	Dining Room	Chair Wood Framed Plastic Upholstered Seat And Back Container Marketing No Arms	7	Q Walmart	2	\$150.00	\$300.00	9.75%	\$29.25	\$329.25	\$0.00	46%	\$149.81	\$0.00	\$149.81	\$0.00	\$0.00	\$0.00
162	Dining Room	VINTAGE Butlers Serving Cart Solid Wood 2 Drop Down Ends With Wheels On Casters	50	Q Ruby Lane	1	\$70.00	\$70.00	9.75%	\$6.83	\$76.83	\$0.00	0%	\$76.83	\$0.00	\$76.83	\$0.00	\$0.00	\$0.00
163	Dining Room	Area Rug Wood Hand Stretched 8x11P	7	Q Home Depot	1	\$496.00	\$496.00	9.75%	\$48.66	\$544.66	\$0.00	50%	\$283.03	\$0.00	\$283.03	\$0.00	\$0.00	\$0.00
164	Dining Room	VINTAGE Buffet Hulton 2 Doors Swing Open On Bottom 2 Doors That Put Out 2 Glass Front Doors Swing Open On Top With 2 Tier Shelf 7/8 Tall	50	Q Go Antiques	1	\$2,308.00	\$2,308.00	9.75%	\$225.03	\$2,533.03	\$0.00	0%	\$2,533.03	\$0.00	\$2,533.03	\$0.00	\$0.00	\$0.00
165	Dining Room	Hugoboss Reist Child Arghel 4in	5	Q Wayfair	2	\$54.99	\$109.98	9.75%	\$10.72	\$120.70	\$0.00	0%	\$120.70	\$0.00	\$120.70	\$0.00	\$0.00	\$0.00
166	Dining Room	Spot Glasses Standard Size Holiday Themed	5	Q Bed Bath & Beyond	3	\$2.99	\$8.97	9.75%	\$0.87	\$9.84	\$0.00	50%	\$4.92	\$0.00	\$4.92	\$0.00	\$0.00	\$0.00
167	Dining Room	China Bowl Cupboard 4 Piece Bowl Set	7	Q Bed Bath & Beyond	1	\$24.99	\$24.99	9.75%	\$2.44	\$27.43	\$0.00	50%	\$13.71	\$0.00	\$13.71	\$0.00	\$0.00	\$0.00
168	Dining Room	Tea And Sauer Set Cupboard Original Christmas Tree	7	Q Wayfair	3	\$3.99	\$11.97	9.75%	\$1.17	\$13.14	\$0.00	50%	\$6.57	\$0.00	\$6.57	\$0.00	\$0.00	\$0.00
169	Dining Room	Sauce Dishes Original Christmas Tree Cupboard	7	Q Bed Bath & Beyond	9	\$4.99	\$44.91	9.75%	\$4.38	\$49.29	\$0.00	50%	\$24.64	\$0.00	\$24.64	\$0.00	\$0.00	\$0.00



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170	Dining Room	Serving Bowl 10in Curlicorn Original Christmas Tree	7	0	Target	1	\$9.99	\$9.99	9.75%	\$0.97	\$10.96	50%	\$5.48	\$0.00	\$5.48	\$0.00	\$0.00	\$0.00
171	Dining Room	Serving Soup Bowl Curlicorn Original Christmas Tree	7	0	Walmart	1	\$13.89	\$13.89	9.75%	\$1.35	\$15.24	50%	\$7.62	\$0.00	\$7.62	\$0.00	\$0.00	\$0.00
172	Dining Room	ARTIQUE Silver Tea Serving Set (4 Rogers Stamped 16oz Set Has Tea Pot Creamer And Serving Tray)	129	0	Ruby Lane	1	\$355.00	\$355.00	9.75%	\$34.61	\$389.61	0%	\$0.00	\$0.00	\$389.61	\$0.00	\$0.00	\$0.00
173	Dining Room	Decorative Poppy Dish Ceramic Bin	7	0	Bed Bath & Beyond	1	\$9.99	\$9.99	9.75%	\$0.97	\$10.96	50%	\$5.48	\$0.00	\$5.48	\$0.00	\$0.00	\$0.00
174	Dining Room	Asian Sauce Dipping Dish 4 Piece Set	5	0	Bed Bath & Beyond	3	\$7.99	\$23.97	9.75%	\$2.33	\$26.21	45%	\$11.79	\$0.00	\$14.42	\$0.00	\$0.00	\$0.00
175	Dining Room	Candle Sticks 12in	1	0	Old World	37	\$1.75	\$64.75	9.75%	\$6.31	\$71.06	5%	\$3.55	\$0.00	\$67.51	\$0.00	\$0.00	\$0.00
176	Dining Room	Napkin Ring Holders Silver Plated 2 Piece Set	10	0	Bed Bath & Beyond	5	\$3.99	\$19.95	9.75%	\$1.46	\$21.41	50%	\$10.71	\$0.00	\$10.71	\$0.00	\$0.00	\$0.00
177	Dining Room	Plaid Set Candle 12in	2	0	Bed Bath & Beyond	2	\$8.99	\$17.98	9.75%	\$1.75	\$19.73	25%	\$4.93	\$0.00	\$14.80	\$0.00	\$0.00	\$0.00
178	Dining Room	Decorative Egg Candles 4 Piece Set	1	0	Target	1	\$12.50	\$12.50	9.75%	\$1.22	\$13.72	25%	\$3.43	\$0.00	\$10.29	\$0.00	\$0.00	\$0.00
179	Dining Room	Sailed Serving Bowl Pottery Barn 14in With Wood Serving Forks	3	0	Williams Sonoma	1	\$120.00	\$120.00	9.75%	\$11.70	\$131.70	25%	\$32.93	\$0.00	\$88.77	\$0.00	\$0.00	\$0.00
180	Dining Room	Decorative Dish Glass Bin Size	5	0	Bed Bath & Beyond	1	\$19.99	\$19.99	9.75%	\$1.95	\$21.94	45%	\$9.87	\$0.00	\$12.07	\$0.00	\$0.00	\$0.00
181	Dining Room	First Love 81 Piece Silverware Set/Box 18x7 Rogers Brothers	165	0	Ruby Lane	1	\$50.00	\$50.00	9.75%	\$5.16	\$55.16	0%	\$0.00	\$0.00	\$55.16	\$0.00	\$0.00	\$0.00
182	Dining Room	China Diner Ware Set Westbury Court Lyrical Blooma 30 Piece Set Place Setting For 5 People	8	0	Williams Sonoma	1	\$99.00	\$99.00	9.75%	\$9.65	\$108.65	50%	\$54.33	\$0.00	\$54.32	\$0.00	\$0.00	\$0.00
183	Dining Room	ARTIQUE Coffee Serving Pot Silver With Spoon For Rogers 1833	129	0	Go Antiques	1	\$35.00	\$35.00	9.75%	\$3.41	\$38.41	0%	\$0.00	\$0.00	\$38.41	\$0.00	\$0.00	\$0.00
184	Dining Room	Decorative Plastic Plates 14in 8 Piece Set	3	0	Good Service Direct	1	\$107.36	\$107.36	9.75%	\$10.47	\$117.83	25%	\$29.46	\$0.00	\$88.37	\$0.00	\$0.00	\$0.00
185	Dining Room	China Plate Curlicorn Original Christmas Tree	7	0	Good Service Direct	4	\$20.95	\$83.80	9.75%	\$8.17	\$91.97	50%	\$45.98	\$0.00	\$45.98	\$0.00	\$0.00	\$0.00
186	Dining Room	Sailed Plate Curlicorn Original Christmas Tree	7	0	Walmart	4	\$15.88	\$63.56	9.75%	\$6.20	\$69.76	50%	\$34.88	\$0.00	\$34.88	\$0.00	\$0.00	\$0.00
187	Dining Room	Goodie Shop Holder Curlicorn Original Christmas Tree	7	0	Bed Bath & Beyond	2	\$15.00	\$30.00	9.75%	\$2.93	\$32.93	50%	\$16.47	\$0.00	\$16.46	\$0.00	\$0.00	\$0.00
188	Dining Room	China Plate Dark Wood 2 Piece Top Piece Has 4 Glass Front Doors That Swing Open 3 Tier Shelf Bottom Piece Has 4 Doors That Swing Open And 2 Drawers That Slide Open	10	0	Furniture XO	1	\$1,009.99	\$1,009.99	9.75%	\$98.47	\$1,108.46	50%	\$554.23	\$0.00	\$554.23	\$0.00	\$0.00	\$0.00
189	Dining Room	VINTAGE Chest 4 Drawer Panel Style Legs 172x45x14in	50	0	Go Antiques	2	\$395.00	\$790.00	9.75%	\$78.51	\$868.51	0%	\$0.00	\$0.00	\$868.51	\$0.00	\$0.00	\$0.00
190	Dining Room	Decorative Candle Stick Holder Plate Style 14in Tall	5	0	Christmas Central	1	\$60.99	\$60.99	9.75%	\$5.95	\$66.94	45%	\$30.12	\$0.00	\$36.82	\$0.00	\$0.00	\$0.00
191	Hallway Closet	Plaid Jacket Boston Red Sox Logo Majestic	2	0	Sports Authority	1	\$54.99	\$54.99	9.75%	\$5.36	\$60.35	35%	\$21.17	\$0.00	\$39.23	\$0.00	\$0.00	\$0.00
192	Hallway Closet	Spring Jacket Men's Chaps Golf	2	0	Sports Authority	1	\$33.99	\$33.99	9.75%	\$3.31	\$37.30	35%	\$13.06	\$0.00	\$24.24	\$0.00	\$0.00	\$0.00
193	Hallway Closet	Plaid Jacket Abercrombie And Fitch Men's	2	0	Abercrombie And Fitch	1	\$90.00	\$90.00	9.75%	\$8.78	\$98.78	35%	\$34.57	\$0.00	\$64.21	\$0.00	\$0.00	\$0.00
194	Hallway Closet	Women's Full Length Sweater Rose Wool	2	0	Old World	1	\$64.50	\$64.50	9.75%	\$6.29	\$70.79	35%	\$24.78	\$0.00	\$46.01	\$0.00	\$0.00	\$0.00
195	Hallway Closet	Women's Silk Jacket Short Sport Waist Length Leopard Print	2	0	Cherney	1	\$55.99	\$55.99	9.75%	\$5.85	\$61.84	35%	\$23.04	\$0.00	\$42.80	\$0.00	\$0.00	\$0.00
196	Hallway Closet	Folding Plastic Banquet Chair	5	0	Bed Bath & Beyond	1	\$20.00	\$20.00	9.75%	\$1.95	\$21.95	32%	\$6.91	\$0.00	\$15.04	\$0.00	\$0.00	\$0.00
197	Hallway Closet	Board Games Connect Four	3	0	Toys R Us	1	\$16.99	\$16.99	9.75%	\$1.65	\$18.64	50%	\$9.32	\$0.00	\$9.32	\$0.00	\$0.00	\$0.00
198	Hallway Closet	Children's Turn Table Fisher Price	30	0	Toys R Us	1	\$139.99	\$139.99	9.75%	\$13.65	\$153.64	50%	\$76.82	\$0.00	\$76.82	\$0.00	\$0.00	\$0.00
199	Living Room	Table Banquet Table With Folding Legs Wood Top Metal	20	0	Walmart	2	\$382.99	\$765.98	9.75%	\$74.68	\$840.66	50%	\$420.33	\$0.00	\$420.33	\$0.00	\$0.00	\$0.00
200	Living Room	Chair Harrison Furniture Wood Framed Foam Customized Seat Carved Back	10	0	Herman	8	\$89.00	\$712.00	9.75%	\$69.86	\$781.86	50%	\$391.11	\$0.00	\$391.11	\$0.00	\$0.00	\$0.00
201	Living Room	Plant Stand Roman Columns 34 Tall Paper Machine	7	0	Walmart	1	\$59.99	\$59.99	9.75%	\$5.85	\$65.84	50%	\$32.92	\$0.00	\$32.92	\$0.00	\$0.00	\$0.00
202	Living Room	Sculpture Greek Man Sitting On Rock Plastic 20in Tall	7	0	Bed Bath & Beyond	1	\$123.95	\$123.95	9.75%	\$12.09	\$136.04	0%	\$0.00	\$0.00	\$136.04	\$0.00	\$0.00	\$0.00
203	Living Room	Soda Table Veneer Wood Floral Carved Design On Legs 32x36x14in	7	0	Bed Bath & Beyond	1	\$218.95	\$218.95	9.75%	\$21.39	\$240.34	46%	\$109.34	\$0.00	\$130.99	\$0.00	\$0.00	\$0.00
204	Living Room	Decorative Vase Pottery 20in Tall	10	0	Walmart	1	\$74.99	\$74.99	9.75%	\$7.31	\$82.30	50%	\$41.15	\$0.00	\$41.15	\$0.00	\$0.00	\$0.00
205	Living Room	Book Set Book Of Light 3 Piece Book Set	10	0	Bed Bath & Beyond	1	\$8.43	\$8.43	9.75%	\$0.82	\$9.25	50%	\$4.63	\$0.00	\$4.62	\$0.00	\$0.00	\$0.00
206	Living Room	Sculpture Headset And Greet 6in Tall Porcelain 2 Piece Set	10	0	Cherney	1	\$138.00	\$138.00	9.75%	\$13.46	\$151.46	0%	\$0.00	\$0.00	\$151.46	\$0.00	\$0.00	\$0.00

Line	Room	Description of Item	Age (yr)	Source	Qty	Replace Cost Per Item	Total Replacement Cost	Tax Rate	Tax Amount	Total Replacement Cost Including Tax	Total Depreciation %	Actual Cash Value Including Tax (ACT)	Item Unit Overage	ACV After Item Unit Excess Tax	Receivable Payoff	Limit
207	Living Room	Decorative Frame Print of Two Swans in a Field	10	0/Shopies	1	\$262.48	\$262.48	9.75%	\$25.58	\$288.06	0%	\$288.06	\$0.00	\$288.06	\$0.00	\$0.00
208	Living Room	Wall Mounted Decorative Print 48x24" of	12	0/WalMart	1	\$182.99	\$182.99	9.75%	\$17.84	\$200.83	50%	\$100.42	\$0.00	\$100.41	\$0.00	\$0.00
209	Living Room	End Table Solid Wood 1 Shag Driver Circular	7	0/WalMart	1	\$64.00	\$64.00	9.75%	\$6.24	\$70.24	46%	\$31.96	\$0.00	\$38.28	\$0.00	\$0.00
210	Living Room	Change Table Top	10	0/Cymax	1	\$485.00	\$485.00	9.75%	\$47.28	\$532.28	50%	\$266.15	\$0.00	\$266.14	\$0.00	\$0.00
211	Living Room	Soft Couch Fabric Upholstered Wood Trimmed Single Cushion 78" Length	45	0/Thomasville	1	\$1,540.00	\$1,540.00	9.75%	\$151.03	\$1,691.03	50%	\$850.01	\$0.00	\$850.01	\$0.00	\$0.00
212	Living Room	Reproduction Oil Painting Girl With Flower Basket Head 20x16in. Decorative Frame	25	0/Bellacor	1	\$161.00	\$161.00	9.75%	\$15.70	\$176.70	25%	\$44.18	\$0.00	\$132.52	\$0.00	\$0.00
213	Living Room	Picture Photo Albums Leather Bound 200 Page	10	0/Accademia Camera	2	\$114.01	\$228.02	9.75%	\$22.75	\$250.77	50%	\$125.39	\$0.00	\$125.37	\$0.00	\$0.00
214	Living Room	Sculpture Busthead Monk Lacquer Wood	33	0/Sears	1	\$117.98	\$117.98	9.75%	\$11.50	\$129.48	50%	\$64.74	\$0.00	\$64.74	\$0.00	\$0.00
215	Living Room	60in Table Lamp Furniture 22x36x21in	10	0/WalMart	1	\$600.00	\$600.00	9.75%	\$58.50	\$658.50	50%	\$329.25	\$0.00	\$329.25	\$0.00	\$0.00
216	Living Room	Candlelight Chandeliers 21in Tall	2	0/Crate & Barrel	26	\$4.95	\$128.70	9.75%	\$12.55	\$141.25	25%	\$35.31	\$0.00	\$105.94	\$0.00	\$0.00
217	Living Room	Sculpture Head of Greek Woman Plaster Stone 16in Tall	10	0/Candle's	1	\$13.94	\$13.94	9.75%	\$1.35	\$15.29	50%	\$7.65	\$0.00	\$7.65	\$0.00	\$0.00
218	Living Room	Decorative Poppy Dish Ceramic 8in Size Assorted	7	0/Mary's	1	\$60.00	\$60.00	9.75%	\$5.85	\$65.85	50%	\$32.93	\$0.00	\$32.92	\$0.00	\$0.00
219	Living Room	End Table Carved Wood Roman God Picture Carved In Wood 28x38 Top	10	0/Target	1	\$129.95	\$129.95	9.75%	\$12.67	\$142.62	50%	\$71.31	\$0.00	\$71.31	\$0.00	\$0.00
220	Living Room	Soup Bowl Mahasa Continental Ivory	5	0/WalMart	2	\$12.95	\$25.90	9.75%	\$2.53	\$28.43	45%	\$16.74	\$0.00	\$20.47	\$0.00	\$0.00
221	Living Room	China Plate Mahasa Square Shaped 10in	5	0/Mahasa	1	\$12.95	\$12.95	9.75%	\$1.27	\$14.22	45%	\$7.64	\$0.00	\$7.64	\$0.00	\$0.00
222	Living Room	Solid Plate Mahasa Continental Ivory	5	0/WalMart	2	\$12.95	\$25.90	9.75%	\$2.53	\$28.43	45%	\$16.74	\$0.00	\$20.47	\$0.00	\$0.00
223	Living Room	Tea Cup Saucer Mahasa Continental Ivory	5	0/Bed Bath & Beyond	1	\$26.99	\$26.99	9.75%	\$2.63	\$29.62	45%	\$13.13	\$0.00	\$16.49	\$0.00	\$0.00
224	Living Room	Table Lamp Field Motor: Mahasa Shape of A Woman With Fabric Upholstered Shade 30in Tall	20	0/Sears	1	\$197.98	\$197.98	9.75%	\$19.30	\$217.28	50%	\$108.64	\$0.00	\$108.64	\$0.00	\$0.00
225	Living Room	Water Color Painting Floral Artist C. Daniels On Canvas	10	0/WalMart	1	\$25.00	\$25.00	9.75%	\$2.44	\$27.44	50%	\$13.72	\$0.00	\$13.72	\$0.00	\$0.00
226	Living Room	Cornet Cherry Oak Cabinet 2 Swinging Doors Glass Front Doors 2 Wood Swinging Doors On Bottom	15	0/ABC Home Store	1	\$615.82	\$615.82	9.75%	\$60.04	\$675.86	50%	\$337.93	\$0.00	\$337.93	\$0.00	\$0.00
227	Living Room	Plant Stand Stone Shaped Like Roman Column 3ft Tall	7	0/Kmart	1	\$69.30	\$69.30	9.75%	\$6.76	\$76.06	50%	\$38.03	\$0.00	\$38.03	\$0.00	\$0.00
228	Living Room	Sculpture of David Michelangelo Torso and Head 24in Tall Stone	10	0/WalMart	1	\$90.00	\$90.00	9.75%	\$8.78	\$98.78	10%	\$88.90	\$0.00	\$88.90	\$0.00	\$0.00
229	Living Room	Oil Painting Framed Oil Canvas Outdoor Scene Artist R. Hemson 10in Ornate Decorative Frame Painting Size 30x20in	20	0/Bellacor	1	\$398.85	\$398.85	9.75%	\$38.90	\$437.75	25%	\$109.46	\$0.00	\$328.29	\$0.00	\$0.00
230	Living Room	Side Table Wood Marble Top Circular In Shape 30in Tall	25	0/Cymax	2	\$420.00	\$840.00	9.75%	\$81.90	\$921.90	50%	\$460.95	\$0.00	\$460.95	\$0.00	\$0.00
231	Living Room	Decorative Flower Vase Glass 10in Tall	5	0/WalMart	1	\$59.00	\$59.00	9.75%	\$5.75	\$64.75	45%	\$35.61	\$0.00	\$35.61	\$0.00	\$0.00
232	Living Room	Plant Stand Porcelain Roman Column Square Top 3ft Tall	7	0/WalMart	2	\$59.99	\$119.98	9.75%	\$11.70	\$131.68	50%	\$65.84	\$0.00	\$65.84	\$0.00	\$0.00
233	Living Room	Refrigerator Screen Copper With Peacock Feather Design Unicom On The Front	7	0/Home Depot	1	\$91.97	\$91.97	9.75%	\$8.97	\$100.94	50%	\$50.47	\$0.00	\$50.47	\$0.00	\$0.00
234	Living Room	Marble Clock Glass Marble Base With Glass Front Sports Figure On Top 16in Tall	7	0/WalMart	1	\$250.60	\$250.60	9.75%	\$24.43	\$275.03	50%	\$137.52	\$0.00	\$137.51	\$0.00	\$0.00
235	Family Room	Decorative Vase Fitz And Roy Ceramic 14in Tall	5	0/Replacements Ltd	1	\$239.95	\$239.95	9.75%	\$23.40	\$263.35	45%	\$118.51	\$0.00	\$118.51	\$0.00	\$0.00
236	Family Room	Shuffled Annual Gears 8in	2	0/Sears	1	\$21.98	\$21.98	9.75%	\$2.14	\$24.12	50%	\$12.06	\$0.00	\$12.06	\$0.00	\$0.00
237	Family Room	Gas Grill Holland BH42155	5	0/JES Restaurant Equipment	1	\$1,049.00	\$1,049.00	9.75%	\$102.28	\$1,151.28	50%	\$575.64	\$0.00	\$575.64	\$0.00	\$0.00
238	Family Room	Cable TV Receiver Motorola DCH200	2	0/WalMart	1	\$135.88	\$135.88	9.75%	\$13.25	\$149.13	15%	\$22.37	\$0.00	\$126.76	\$0.00	\$0.00
239	Family Room	TV Samsung X-273 Flat Screen Box Tube Style 27in	5	0/Computer World	1	\$405.99	\$405.99	9.75%	\$40.12	\$446.11	45%	\$223.36	\$0.00	\$223.36	\$0.00	\$0.00
240	Family Room	Sectional Sofa 2 Piece Horsehair Shaped 10 1/2 Pieces	5	0/Pottery Barn	1	\$3,829.00	\$3,829.00	9.75%	\$373.32	\$4,202.32	32%	\$2,778.60	\$0.00	\$2,778.60	\$0.00	\$0.00
241	Family Room	Coffee Table Solid Marble Abstract Shape	7	0/WalMart	1	\$399.99	\$399.99	9.75%	\$39.00	\$438.99	46%	\$199.74	\$0.00	\$239.25	\$0.00	\$0.00
242	Family Room	Chair Vineyard Silver Fabric Upholstered With Wood Legs	5	0/Sears	2	\$229.99	\$459.98	9.75%	\$44.85	\$504.83	32%	\$345.81	\$0.00	\$345.81	\$0.00	\$0.00
243	Family Room	End Table Solid Wood 1 Drawer Circular In Shape	10	0/WalMart	1	\$99.00	\$99.00	9.75%	\$9.65	\$108.65	50%	\$54.33	\$0.00	\$54.32	\$0.00	\$0.00

PROPERTY IDENTIFICATION												
Case Name: 107833												
Owner: Barry, Linn and Sue												
Line	Room	Description of Item	Qty	Source	Age (Y)	Repairs Cost Per Item	Total Replacement Cost	Tax Rate	Tax Amount	Total Replacement Cost Including Tax	Total Depreciation %	Total Depreciation Amount Including Tax
244	Family Room	Pool Table Wood Frame Fabric Customized Top With	1	O'Sears	5	\$59.88	\$59.88	9.75%	\$5.83	\$65.71	32%	\$21.03
245	Family Room	Arm Tray Glass 8in Diameter	1	O'Sears	7	\$14.51	\$14.51	9.75%	\$1.41	\$15.92	50%	\$7.96
246	Family Room	Side Table Solid Wood Square Shape	1	O'Sears	20	\$135.00	\$135.00	9.75%	\$13.11	\$148.11	50%	\$74.06
247	Family Room	TV Stand Glass And Plastic	1	O'Sears	3	\$121.00	\$121.00	9.75%	\$11.80	\$132.80	28%	\$37.18
248	Family Room	Handicapped Wall Art Plastic Framed Child On A Chair	2	O'Sears	27	\$119.95	\$239.90	9.75%	\$23.40	\$263.30	25%	\$65.83
249	Family Room	Decorative Throw Pillow Polyester Filled Fabric	8	O'Sears	5	\$12.36	\$98.88	9.75%	\$9.69	\$108.57	50%	\$54.29
250	Family Room	Handicapped Toilet Brush Holder Plastic Unpainted Asian	1	O'Sears	10	\$95.97	\$95.97	9.75%	\$9.36	\$105.33	50%	\$52.67
251	Family Room	Decorative Floor Vase Ceramic 3ft Height	1	O'Sears	5	\$13.00	\$13.00	9.75%	\$1.27	\$14.27	45%	\$6.52
252	Family Room	Floor Lamp Metal Framed With Metal Shade 5ft Tall	1	O'Sears	7	\$133.00	\$133.00	9.75%	\$12.97	\$145.97	46%	\$68.42
253	Family Room	Side Table End And Chair Feet Wood Base 2 Tier	1	O'Sears	35	\$246.00	\$246.00	9.75%	\$23.89	\$269.89	50%	\$134.95
254	Family Room	Children's Toy Wooden Chair Stool	1	O'Sears	2	\$2.84	\$2.84	9.75%	\$0.28	\$3.12	50%	\$1.56
255	Family Room	Handicapped Toilet Brush Holder Plastic Unpainted Asian	1	O'Sears	20	\$232.31	\$232.31	9.75%	\$22.75	\$255.06	50%	\$127.53
256	Family Room	Decorative Ceramic Egg Asian Themed 12in Size	1	O'Sears	7	\$59.99	\$59.99	9.75%	\$5.85	\$65.84	0%	\$0.00
257	Family Room	Book Hand Cover The New Laymans Parallel Bible	1	O'Sears	5	\$53.68	\$53.68	9.75%	\$5.23	\$58.91	50%	\$29.46
258	Family Room	Candleholders Stainless Steel 5 Candles	1	O'Sears	10	\$286.00	\$286.00	9.75%	\$27.89	\$313.89	50%	\$156.95
259	Family Room	Bench Wood Framed Fabric Customized Seat	1	O'Sears	10	\$138.00	\$138.00	9.75%	\$13.50	\$151.50	50%	\$75.75
260	Family Room	Framed Print Of 6 Different Types Of Reindeers	1	O'Sears	1	\$89.99	\$89.99	9.75%	\$8.77	\$98.76	0%	\$0.00
261	Family Room	Area Rug Silk And Wool Combo 118x171 Floral Design	1	O'Sears	10	\$99.00	\$99.00	9.75%	\$9.70	\$108.70	50%	\$54.35
262	Family Room	Table Lamp Ceramic Circular In Shape Fabric	1	O'Sears	5	\$74.96	\$74.96	9.75%	\$7.30	\$82.26	32%	\$26.52
263	Family Room	Lacquered Chair Teak Wood Adult Size	1	O'Sears	10	\$149.00	\$149.00	9.75%	\$14.52	\$163.52	50%	\$81.76
264	Family Room	Wicker Chair Teak Wood Adult Size	1	O'Sears	10	\$149.00	\$149.00	9.75%	\$14.52	\$163.52	50%	\$81.76
265	Deck	Charcoal Grill Metal	1	O'Sears	5	\$34.99	\$34.99	9.75%	\$3.41	\$38.40	50%	\$19.20
266	Deck	Gas Grill Stainless Steel	1	O'Sears	5	\$34.99	\$34.99	9.75%	\$3.41	\$38.40	50%	\$19.20
267	Bedroom	Women's Camisole Johns And Company	1	O'Sears	3	\$6.99	\$6.99	9.75%	\$0.68	\$7.67	45%	\$3.45
268	Bedroom	Women's Knit Sweater Uptown	1	O'Sears	3	\$14.99	\$14.99	9.75%	\$1.46	\$16.45	45%	\$7.40
269	Bedroom	Women's Knit Top Long Sleeve	1	O'Sears	3	\$22.00	\$22.00	9.75%	\$2.15	\$24.15	45%	\$10.87
270	Bedroom	Women's Dress Blouse The Limited Long Sleeve	1	O'Sears	3	\$49.99	\$49.99	9.75%	\$4.87	\$54.86	45%	\$24.67
271	Bedroom	Women's Sweater Marlo Christina Zebra Print	1	O'Sears	3	\$44.93	\$44.93	9.75%	\$4.38	\$49.31	45%	\$22.19
272	Bedroom	Women's Lingerie Night Robe Full Length Polyester	1	O'Sears	3	\$40.00	\$40.00	9.75%	\$3.85	\$43.85	45%	\$19.73
273	Bedroom	Women's Night Gown Full Length Cotton	1	O'Sears	3	\$44.00	\$44.00	9.75%	\$4.28	\$48.28	45%	\$21.73
274	Bedroom	Women's V-neck Pajamas	1	O'Sears	3	\$20.00	\$20.00	9.75%	\$1.95	\$21.95	45%	\$9.83
275	Bedroom	Women's Wood Beaker NY And Co. 3 Button	1	O'Sears	3	\$74.99	\$74.99	9.75%	\$7.31	\$82.30	45%	\$37.03
276	Bedroom	Women's Wood Dress Pants Newport News	1	O'Sears	3	\$64.00	\$64.00	9.75%	\$6.24	\$70.24	45%	\$31.61
277	Bedroom	Women's Dress Pants Lx Calabrese	1	O'Sears	3	\$119.99	\$119.99	9.75%	\$11.70	\$131.69	45%	\$59.25
278	Bedroom	Women's Dress Blouse Long Sleeve Bottom Up Varied	1	O'Sears	3	\$36.00	\$36.00	9.75%	\$3.50	\$39.50	45%	\$17.78
279	Bedroom	Women's Denim Jeans	1	O'Sears	3	\$39.99	\$39.99	9.75%	\$3.89	\$43.88	45%	\$19.73
280	Bedroom	Towel Vase	1	O'Sears	3	\$12.99	\$12.99	9.75%	\$1.26	\$14.25	25%	\$3.56
281	Bedroom	Money Clip With Jade Stone Stainless Steel	1	O'Sears	5	\$60.00	\$60.00	9.75%	\$5.85	\$65.85	50%	\$32.93
282	Bedroom	Pocket Knives Stainless Steel Handle 6in Length	1	O'Sears	5	\$12.00	\$12.00	9.75%	\$1.16	\$13.16	45%	\$5.92
283	Bedroom	Wife SWS	1	O'Sears	3	\$76.85	\$76.85	9.75%	\$7.50	\$84.35	0%	\$0.00
284	Bedroom	Women's Knit Pants Knit Lauren Sport	1	O'Sears	6	\$79.50	\$79.50	9.75%	\$7.75	\$87.25	45%	\$39.28
285	Bedroom	Decorative	1	O'Sears	1	\$28.00	\$28.00	9.75%	\$2.73	\$30.73	41%	\$12.60

[illegible]



# **EXHIBIT C**































885	Long Sleeve	Grey Jesus Beaded Neckties Top BCB	BCBG	Blue/y	1	6	3	138.00	Sue's Closet	Closet
886	Long	White Machine & Stuffed Turtleneck BCBG	BCBG	Blue/y	1	6	3	218.00	Sue's Closet	Closet
887	Long	Red Dress One 7 7	BCBG	Blue/y	1	6	3	128.00	Sue's Closet	Closet
888	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	198.00	Sue's Closet	Closet
889	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	156.00	Sue's Closet	Closet
890	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	220.00	Sue's Closet	Closet
891	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	245.00	Sue's Closet	Closet
892	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	198.00	Sue's Closet	Closet
893	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	265.00	Sue's Closet	Closet
894	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	231.00	Sue's Closet	Closet
895	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	98.00	Sue's Closet	Closet
896	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	128.00	Sue's Closet	Closet
897	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	1095.00	Sue's Closet	Closet
898	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	128.00	Sue's Closet	Closet
899	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	755.00	Sue's Closet	Closet
900	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	319.00	Sue's Closet	Closet
901	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	92.00	Sue's Closet	Closet
902	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	264.00	Sue's Closet	Closet
903	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	215.00	Sue's Closet	Closet
904	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	285.00	Sue's Closet	Closet
905	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	60.00	Sue's Closet	Closet
906	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	42.00	Sue's Closet	Closet
907	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	32.00	Sue's Closet	Closet
908	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	32.00	Sue's Closet	Closet
909	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	32.00	Sue's Closet	Closet
910	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	12.00	Sue's Closet	Closet
911	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	10.50	Sue's Closet	Closet
912	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	10.50	Sue's Closet	Closet
913	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	24.50	Sue's Closet	Closet
914	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	20.00	Sue's Closet	Closet
915	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	28.00	Sue's Closet	Closet
916	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	28.00	Sue's Closet	Closet
917	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	59.00	Sue's Closet	Closet
918	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	24.00	Sue's Closet	Closet
919	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	52.00	Sue's Closet	Closet
920	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	22.00	Sue's Closet	Closet
921	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
922	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
923	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	20.00	Sue's Closet	Closet
924	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	20.00	Sue's Closet	Closet
925	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
926	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
927	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
928	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
929	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
930	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
931	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
932	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
933	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
934	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
935	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
936	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
937	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
938	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
939	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
940	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
941	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
942	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
943	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
944	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
945	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
946	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
947	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
948	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
949	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
950	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
951	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
952	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
953	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
954	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
955	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
956	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
957	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
958	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet
959	Long	Blue & Pink Striped Turtleneck BCBG	BCBG	Blue/y	1	6	3	38.00	Sue's Closet	Closet























